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TWELFTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

114890

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1900



BY AUTHORITY

1901

WYNKOOP HALLENBECK CRAWFORD COMPANY OF LANSING, MICH.
STATE PRINTERS

DEPARTMENT OFFICERS.

COMMISSIONER,
GEORGE L. MALTZ.

DEPUTY COMMISSIONER,
W. T. BRADFORD.

BANK EXAMINERS,
THEODORE M. JOSLIN,
B. C. JOLLY,
H. W. CLARKE,
ALBERT E. MANNING.

OFFICIAL ADDRESS, LANSING, MICHIGAN.

COMMISSIONERS OF BANKING OF MICHIGAN.

[Under Act 206, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898.

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STATE BANKING DEPARTMENT.

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
BANKING DEPARTMENT, }
Lansing, December 31, 1900.

TO THE HON. HAZEN S. PINGREE, *Governor of Michigan:*

I have the honor to submit the twelfth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published and shall exhibit:

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks, or other corporations, and fines collected and paid over to the State Treasurer.

In accordance with the provisions of sections 39 and 40 of the General Banking Law, all of the institutions under the supervision of this department have been examined during the year.

At the date of this report, there are one hundred and ninety-two State banks and three trust companies under the supervision of this department.

STATE BANKING DEPARTMENT.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, and in addition thereto reports of the financial condition of the eighty-five national banks of the State, are appended; as are also abstracts of the yearly reports for the past twelve years, which show the progress and increasing wealth of the State.

NEW BANKS.

During the year six banks have been organized, as follows:

No.	Title.	Location.	Capital.	Commenced business.
220	The Citizens' State Bank.....	Benton Harbor.	\$50,000	January 17.
221	The Jipson-Carter State Bank.....	Blissfield.....	25,000	March 1.
222	The Citizens' Savings Bank.....	Mt. Clemens....	50,000	May 31.
223	The People's State Bank.....	Flushing.....	25,000	September 17.
224	The Rochester Savings Bank.....	Rochester.....	25,000	September 18.
225	The Saranac State Bank.....	Saranac.....	20,000	October 25.

An increase of banking capital of \$195,000.00.

I am pleased to state that during the year none of the banks under the supervision of this department have become insolvent.

CONVERSION OF BANKS.

On June 11, 1900, the Bank of Durand, Durand, was by a vote of its stockholders converted into the First National Bank of Durand, and on October 15, 1900, the Commercial State Bank of St. Joseph was converted into the Commercial National Bank of St. Joseph, by a vote of its stockholders.

INCREASE AND DECREASE OF CAPITAL STOCK.

During the year, but one bank in the State reduced its capital stock, viz., the Oceana County Savings Bank, Hart, from \$50,000.00 to \$43,000.00, which I permitted for good and sufficient reasons. To this \$7,000.00 of decrease of capital is to be added the loss of capital by conversion of the banks named above, \$75,000.00, making a total decrease of \$82,000.00.

The following banks have increased their capital stock during the past year:

The Wayne County Savings Bank, Detroit, from \$150,000.00 to \$400,000.00.

The Detroit Savings Bank, Detroit, from \$200,000.00 to \$400,000.00

The Blissfield State Bank, Blissfield, from \$15,000.00 to \$20,000.00.

The Dexter Savings Bank, Dexter, from \$15,000.00 to \$20,000.00.

The First State Savings Bank, Evart, from \$15,000.00 to \$20,000.00.

The Farmers' and Merchants' Bank, Benton Harbor, from \$50,000.00 to \$100,000.00.

The Commercial State Bank, St. Joseph, from \$25,000.00 to \$50,000.00.

Making an increase of \$540,000.00. To this add the increase by organization of new banks, \$195,000.00, which will bring the total increase to \$735,000.00. Deducting from this amount the total decrease of capital, \$82,000.00, leaves a net increase in the capital of institutions reporting

to this department during 1900, of \$653,000.00, all of which has been paid in except \$11,576.15.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Deposits show an increase of \$90,063,402.54, and loans \$69,420,526.13, as per the following statement:

Resources.	80 banks, Jan. 7, 1899.	187 banks and 3 trust companies, Dec. 2, 1899.	192 banks and 3 trust companies, Dec. 13, 1900.
Loans	\$30,815,697 13	\$94,023,266 69	\$100,236,223 26
Real estate, furniture and fixtures	534,411 76	4,107,791 70	4,306,582 17
Cash	7,550,661 99	22,440,808 74	25,416,404 00
Totals	\$38,900,770 88	\$120,576,867 13	\$129,959,209 43
Liabilities.			
Capital stock paid in	\$5,519,425 00	\$12,262,100 00	\$12,953,523 85
Surplus fund and undivided profits	1,818,835 53	5,090,321 66	5,496,890 90
Deposits	31,294,124 39	103,129,272 17	111,347,526 93
Notes and bills rediscounted	278,386 96	96,173 30	161,267 75
Totals	\$38,900,770 88	\$120,576,867 13	\$129,959,209 43

It will also be observed that, according to the above statement, deposits and loans in the 192 State banks and three trust companies, during the year 1900 have increased over previous year, as follows: (For reference I include National banks.)

Number of banks.	Deposits.	Loans.
192 State banks and 3 trust companies	\$3,218,254 76	\$6,207,956 57
85 National banks	4,311,559 22	4,070,174 94
Total increase	\$12,529,813 98	\$10,278,131 51

On December 13, 1900, the amount of cash in the 192 State banks and three trust companies was \$25,416,404.40, and in the 85 National banks, \$18,670,048.72, making a total amount of \$44,086,452.72.

EARNINGS OF ONE HUNDRED AND NINETY-TWO STATE BANKS AND THREE TRUST COMPANIES.

Dividends paid for 1900 on capital stock of \$12,262,100.00 amount to \$1,130,636.29. Increase of surplus fund was \$189,017.61.

Average dividend rate on capital for 1900 was 9 1-5 per cent.

Average dividend rate on capital and surplus, \$15,250,071.00, for 1900, was 7 2-5 per cent.

STATE BANKING DEPARTMENT.

NUMBER OF DEPOSITORS.

The total number of depositors in the 192 State banks and 85 National banks on December 13, 1900, was 398,280, as follows:

State banks, individual deposits subject to check.....	49,491
State banks, commercial certificates of deposit.....	28,641
State banks, savings depositors.....	202,723
State banks, savings certificates of deposit.....	25,377
National banks, individual deposits subject to check.....	46,838
National banks, certificates of deposit.....	45,210

The following table will show number of commercial depositors and savings depositors in the 192 State banks and 85 National banks, together with amount of deposits and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
192 State banks.....	(Commercial...	*78,132	\$37,182,339 37	\$477 00
85 National banks.....	(Savings.....	*228,100	89,548,292 05	304 00
	Commercial...	*92,048	54,232,091 31	589 00
Totals.....		398,280	\$160,962,722 73	\$409 00

*This includes certificates of deposit; several certificates issued to one person counted as one.

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks, according to the provisions of section 40 of the General Banking Law, amounted to \$12,826.02.

The expenses of the department for the year were as follows:

Salary of George L. Maltz, Commissioner.....	\$2,500 00
Salary of W. T. Bradford, Deputy Commissioner.....	2,000 00
Salary of T. M. Joslin, examiner.....	1,700 00
Salary of L. M. Sherwood, examiner (resigned June 31, 1900).....	850 00
Salary of B. C. Jolly, examiner.....	1,700 00
Salary of H. W. Clarke, examiner (appointed July 1, 1900).....	850 00
Salary of A. E. Manning, examiner.....	1,200 00
Salary of extra clerks.....	300 00
Expenses incurred in the examination of banks.....	3,152 35
Miscellaneous expenses, viz., printing, stationery, postage, etc.	2,064 27

Total \$16,316 62

The above will show that this department actually costs the State \$3,490.60; or, in other words, lacks this amount of being self-sustaining.

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated the following as reserve cities, viz.: Detroit,

Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Toledo, Cincinnati, St. Louis, Chicago and Milwaukee.

REPORTS OF RECEIVERS.

But one receivership has been closed up, that of H. M. Pelham, receiver of the State Bank of Crystal Falls, Crystal Falls, Michigan.

The following reports from the several receivers were called for under date of December 1, 1900:

Central Michigan Savings Bank, Lansing.

John A. May, receiver, reports as follows:

Liability to depositors at date of suspension, April 18, 1893.	\$592,923	53
Other liabilities	212,384	68
Total	\$805,308	21
Total assets at date of, and received since suspension....	1,348,599	89
Amount collected by receiver to date.....	606,722	22
Disposition of collections:		
Loans paid	\$188,737	55
Dividends paid	355,138	87
Legal expenses	15,310	48
Receiver's salary paid to date.....	20,673	99
All other expenses	14,402	54
Balance in hands of receiver.....	12,458	79
	606,722	22

People's Savings Bank, Lansing.

Seymour Foster, receiver, reports as follows:

Liability to depositors at date of suspension, July 15, 1896.	\$138,540	20
Other liabilities	111,603	63
Total	\$250,143	83
Total assets at date of, and received since suspension....	411,965	11
Amount collected by receiver to date.....	160,384	63
Disposition of collections:		
Loans paid	\$67,784	69
Dividends paid	53,816	18
Legal expenses paid	7,773	81
Receiver's salary to date.....	7,800	00
All other expenses	19,353	43
In city bank	233	29
Balance in hands of receiver.....	3,623	23
	160,384	63

STATE BANKING DEPARTMENT.

Ingham County Savings Bank, Lansing.

John A. May, receiver, made the following report:

Liability to depositors at date of suspension, August 6, 1896	\$141,004	92
Other liabilities	12,761	34
Total	\$153,766	26
 Total assets at date of, and received since suspension.....	 287,065	 91
Amount collected by receiver to date.....	114,184	64
 Disposition of collections:		
Loans paid	\$66,071	95
Dividends paid	28,710	09
Legal expenses	5,876	13
Receiver's salary to date.....	7,742	58
All other expenses	3,875	42
Balance in hands of receiver.....	1,908	47
	<u>114,184</u>	<u>64</u>

Mecosta County Savings Bank, Big Rapids.

The Michigan Trust Company, Grand Rapids, receiver, reports as follows:

Liability to depositors at date of suspension, October 26, 1896	\$204,681	38
Other liabilities	10,639	18
Total	\$215,320	56
 Total assets at date of, and received since suspension.....	 298,170	 57
Amount collected by receiver to date.....	155,157	27
 Disposition of collections:		
Loans paid	1,865	16
Dividends paid	115,153	97
Legal expenses paid	4,986	58
Receiver's salary to date.....	3,000	00
All other expenses	18,077	83
Special "stockholder's" fund for depositors	5,241	94
Balance in hands of receiver.....	6,831	79
	<u>155,157</u>	<u>27</u>

REPORT OF THE COMMISSIONER.

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Whitehall State Savings Bank, Whitehall.

The Michigan Trust Company, Grand Rapids, receiver, reports as follows:

Liability to depositors at date of suspension, December 31, 1896	\$82,576 33
Other liabilities	1,660 68
Total	<u>\$84,237 01</u>

Total assets at date of, and received since suspension	110,053 66
Amount collected by receiver to date	21,054 96

Disposition of collections:

Loans paid	\$3,757 15
Dividends paid	14,633 38
Legal expenses	939 43
Receiver's salary	1,150 00
All other expenses	432 15
Balance in hands of receiver	142 85
	<u>21,054 96</u>

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, reports as follows:

Liability to depositors at date of suspension, June 14, 1897. .	\$88,703 19
Other liabilities	14,141 30
Total	<u>\$102,844 49</u>

Total assets at date of, and received since suspension	137,519 18
Amount collected by receiver to date	68,537 19

Disposition of collections:

Loans paid	\$13,146 42
Dividends paid	40,318 22
Legal expenses paid	1,319 42
Receiver's salary to date	730 00
All other expenses	5,382 14
Balance in hands of receiver	7,640 99
	<u>68,537 19</u>

STATE BANKING DEPARTMENT.

The Tucas State Savings Bank, East Tucas.

Benjamin Richards, receiver, reports as follows:

Liability to depositors at date of, and received since suspension	\$11,040 63
Other liabilities	28,039 42
Total	<u>\$39,080 05</u>

Total assets at date of, and received since suspension.....	64,328 63
Amount collected by receiver to date.....	6,262 56

Disposition of collections:

Loans paid	\$2 15
Dividends paid	2,772 66
Legal expenses	283 75
All other expenses	252 73
Balance in hands of receiver.....	2,951 27
	<u>6,262 56</u>

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, reports as follows:

Liability to depositors at date of suspension, August 20, 1897	\$65,491 80
Other liabilities	15,810 14
Total	<u>\$81,301 94</u>

Total assets at date of, and received since suspension.....	235,478 89
Amount collected by receiver to date.....	108,211 20

Disposition of collections:

Loans paid	\$76,679 85
Dividends paid	16,948 59
Legal expenses	1,684 99
Receiver's salary to date	6,058 97
All other expenses	2,244 61
Balance in hands of State Treasurer.....	3,900 00
Balance in hands of receiver.....	694 19
	<u>108,211 20</u>

OPINIONS OF THE ATTORNEY GENERAL.

During the year 1900 this department received inquiries relative to its right to examine companies organized under act 273 of the Public Acts of 1899, and the following is the Attorney General's opinion thereon:

Hon. Geo. L. Maltz, Commissioner of the Banking Department:

Dear Sir—Your letter of November 27 received, in which you call my attention to act 273 of the Public Acts of 1899, and request my opinion as to whether or not the Michigan Debenture Company of Detroit is subject to the provisions of said act. As I understand it, the particular question upon which you desire an opinion is with reference to the authority of the Commissioner of the Banking Department to make an examination of the affairs of said company under and pursuant to section 22 of the act in question.

The Michigan Debenture Company was originally organized under the laws of West Virginia in September, 1899. On or about June 1, 1900, a certified copy of the articles of association of said company was filed in the office of the Secretary of State, and the necessary franchise fee paid, and shortly afterwards an agent appointed of said company for the purpose of service of process, etc., all of which was done with the express understanding that the filing of said articles of association, payment of franchise fee, and the appointing of an agent, etc., would subject said company to the provisions of said chapter 163 of the Compiled Laws.

As a legal conclusion, I think there can be no question but that said company, so far as it is authorized to do business in this State, would be subject to the provisions of said chapter 163, and any lawful enactments of the legislature amendatory thereto, in view of the provisions of section 8587 of the Compiled Laws of 1897. Act 273 of the Public Acts of 1899 amends sections 4, 8, 9, 22 and 23 of said chapter 163 of the Compiled Laws of 1897. Section 22 of said act provides that any such society shall make to the Commissioner of the Banking Department not less than four reports during each calendar year, etc. It also provides that any such society shall make a special report to the Commissioner of the Banking Department whenever he shall, in his judgment, deem such a report necessary to inform him fully of the condition of such society. Said section also contains the following express provision with reference to the authority of the Commissioner of the Banking Department: "He shall also have power at any time he may deem proper to enter the office of any such society, either personally or by any deputy, or examiner employed in his office, for the purpose of examining into the condition of such society, and he shall at such time have access to all books and assets of such society, so that he may determine fully the nature and quality of the assets of such society and its method of doing business, and it shall be his duty to make such examination at least once in each year, and he shall receive for such examination so made by him one-tenth of one mill on one dollar of the assets of the society, to be paid by the society examined at the time of the examination," etc.

I would, therefore, advise you that in my opinion the said provisions of act 273 of the Public Acts of 1899 apply to the Michigan Debenture Company of Detroit, and that you have authority to examine into the affairs of said company pursuant to the provisions of said act. The same rule would apply to any other company organized under and pursuant to the provisions of said chapter 163 of the Compiled Laws of 1897, or any other foreign corporation which has filed its articles of association in this State, that may be subject to the provisions of said chapter.

Respectfully yours,
HORACE M. OREN,
Attorney General.

Acting under the advice contained in the above opinion, this department examined the Home Guaranty & Trust Company, Detroit, Michigan, and the Michigan Debenture Company, Detroit, Michigan, on December 11th and 15th respectively. Reports of these examinations were immediately turned over to the Attorney General.

BANK DIRECTORS.

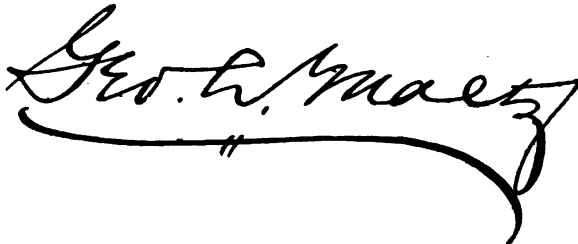
I am pleased to say in closing the report for 1900, that the examinations and reports called for during the past year show that in accordance with section 12, fully 90 per cent of the directors are properly attending to their duties as managers of their respective banks.

The legal reserve of the total deposits is being kept good, as well as that part of reserve required to be kept as cash in the bank vaults.

ACKNOWLEDGMENT.

I desire to acknowledge the valuable services rendered this department by Deputy Commissioner W. T. Bradford and Examiners T. M. Joslin, B. C. Jolly, H. W. Clarke and A. E. Manning.

Very respectfully,

A handwritten signature in cursive script, reading "Geo. L. Maatz". The signature is written in dark ink and is positioned above a horizontal line that serves as a separator.

Commissioner of the Banking Department.

ABSTRACT OF REPORTS.

STATE BANKING DEPARTMENT.

Comparative abstract, giving the volume of business as shown by the December reports of 1898, 1899 and 1900, as made to the Commissioner

Resources.	December 11, 1899, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fix- tures.....	523,466 20	714,313 50	941,151 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 69	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities...	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,056 57	1,039,932 42	1,698,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 90
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,696,895 92
Savings deposits.....	23,609,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
Notes and bills rediscounted.....	386,429 76	517,806 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	121,349 93	148,037 53
Liabilities other than above stated.....					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 90

REPORT OF THE COMMISSIONER.

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Michigan State banks for the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, of the Banking Department.

December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.
\$34,320,138 74	\$40,179,933 38	\$36,962,440 70	\$38,601,949 09	\$41,344,075 83	\$50,272,936 26	\$53,161,024 07
26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93	43,420,804 26	46,495,505 41
192,415 39	224,060 95	199,468 95	227,624 36	298,762 48	334,526 17	242,650 61
1,694,992 80	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96	2,075,425 01	2,245,982 87
719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,054,891 06	2,032,366 69	2,060,599 30
403,575 78						
312,758 62						
	23,493 99	26,213 98	41,708 51	47,333 15	213,747 47	337,043 17
9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 62	14,395,138 44	16,304,200 53
361,668 44	392,582 07	481,787 89	837,584 03	893,192 24	999,267 91	1,154,911 42
352,725 79	360,473 16	429,334 91	396,454 61	418,372 26	451,809 45	422,415 20
213,076 23	377,047 46	285,151 36	295,907 52	341,835 45	385,617 28	320,197 45
26,840 53	20,384 28	22,407 73	22,543 68	24,283 58	26,844 79	30,507 54
1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25	2,782,654 49	3,246,550 00
269,032 24	277,618 80	289,380 11	307,663 09	387,684 17	383,374 38	422,770 86
2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00	3,016,402 00	3,514,851 00
\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88	\$120,790,914 60	\$129,959,209 43
\$12,600,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00	\$12,282,100 00	\$12,953,523 85
2,589,052 49	2,735,755 49	2,876,322 12	2,966,650 27	2,981,382 73	2,987,971 24	3,065,924 18
2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34	*2,102,350 42	*2,430,966 72
17,696 03	23,539 94	14,629 00	16,430 88	8,204 48	11,914 42	10,178 36
15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56	24,522,326 97	24,840,803 37
7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49	12,250,239 67	12,341,536 00
35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76	62,660,212 66	69,548,293 05
65,583 23	85,970 78	140,220 18	67,246 32	111,903 86	66,649 37	98,418 48
24,974 06	33,828 85	22,834 67	13,771 80	19,723 43	83,450 18	27,222 23
2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42	3,748,526 37	4,481,075 44
354,069 88	359,129 28	273,075 73	36,886 14	51,754 81	14,000 00	35,799 00
73,064 47	45,000 00	32,000 00	13,148 38	25,000 00	81,173 30	125,468 75
		524,200 00				
\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88	\$120,790,914 60	\$129,959,209 43

* Undivided earnings, less current expenses, interest and taxes paid.

STATE BANKING DEPARTMENT.

Comparative abstract showing the volume of business of the national banks of the State from 1899 and 1900, as made to and furnished this department by

Resources.	December 11, 1899, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 03	6,191,185 16
Due from other banks and bankers.	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fix- tures.....	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid...	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchanges for clearing house	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer..	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds..	596,812 27	416,961 40	326,649 56	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00
Surplus fund	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789 116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding...	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

* Undivided earnings, less expenses and taxes paid.

REPORT OF THE COMMISSIONER.

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the December reports of the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, the comptroller of the currency at Washington.

December 19, 1894, 96 national banks.	December, 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.	December 2, 1899, 80 national banks.	December 13, 1900, 85 national banks.
\$43,083,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77	\$47,581,061 50	\$51,651,236 44
6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01	11,652,043 11	12,318,672 86
191,899 31	184,138 47	174,561 83	169,842 80	220,627 59	194,788 80	246,158 27
7,158,187 74	5,607,542 13	8,061,478 98	11,777,125 43	10,816,560 04	8,071,815 91	10,658,399 31
2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18	3,647,971 66	3,463,374 00
1,057,140 95	1,016,259 30	1,029,048 72	943,880 03	1,019,100 09	1,003,999 44	1,142,970 99
556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36	1,060,810 20	927,158 12
300,541 92	243,688 09	333,694 76	358,309 99	392,218 02	597,274 04	415,477 92
226,913 43	160,616 79	199,702 79	136,857 46	179,112 92	240,308 50	182,689 83
5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40	6,151,557 96	7,105,053 78
240,670 62	236,528 07	231,775 11	209,475 82	234,094 42	242,948 86	308,427 88
430,463 13	414,815 00	375,089 75	365,223 50	465,448 84	453,937 69	203,917 94
\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64	\$81,498,517 07	\$88,623,537 34
\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00	\$11,440,000 00	\$11,578,000 00
3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72	3,157,388 20	3,276,188 20
*1,803,480 48	*1,789,465 90	*1,687,088 73	*1,394,998 14	*1,374,061 73	*1,563,841 93	*1,850,274 85
8,348 50	11,509 58	9,156 46	17,563 29	20,387 30	17,340 81	13,983 81
34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94	49,920,532 09	54,232,091 31
383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32	1,354,864 72	1,391,304 19
8,641,246 57	7,406,212 51	8,260,605 23	11,772,976 46	11,760,185 28	9,738,696 81	11,024,083 47
4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00	4,250,300 00	5,160,102 50
316,887 33	386,898 33	140,289 20	2,500 00	23,644 61	11,989 72	75,000 00
61,000 00	137,500 00	88,400 00	10,000 00	27,000 00	10,519 29	10,519 29
.....	1,364 80	380 40	.....	1,142 35	4,908 50	10,519 29
\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64	\$81,498,517 07	\$88,623,537 34

* Undivided earnings, less expenses and taxes paid.

STATE BANKS.

Abstracts of reports made by the State banks and trust companies to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., April 26, June 29, September 5, and December 13, 1900. For reports of individual State banks and trust companies, see succeeding pages.

Resources.	Report of April 26, 191 State banks, 3 trust companies.	Report of June 29, 191 State banks, 3 trust companies.	Report of Sept. 5, 190 State banks, 3 trust companies.	Report of Dec. 13, 192 State banks, 3 trust companies.
Loans and discounts.....	\$52,946,409 67	\$52,522,258 90	\$52,875,353 03	\$53,161,024 07
Bonds, mortgages and securities.....	44,343,731 23	44,750,516 88	45,287,917 14	46,485,505 41
Premiums paid on bonds.....	313,469 16	351,988 19	405,111 19	337,043 17
Overdrafts.....	234,505 11	256,669 07	225,749 30	242,650 61
Banking house, furniture and fixtures....	2,185,286 25	2,209,753 16	2,197,930 13	2,245,982 87
Other real estate.....	2,073,727 40	2,044,679 05	2,089,222 39	2,060,599 30
Due from other banks and bankers (not reserve cities).....	951,763 17	950,315 97	1,013,954 43	1,154,911 42
Due from banks in reserve cities.....	13,201,946 23	13,969,474 35	15,578,747 61	16,304,200 53
Exchanges for clearing house.....	390,921 63	399,356 23	512,344 21	422,415 20
U. S. and National bank currency.....	3,048,942 00	3,581,043 00	3,949,250 00	3,514,851 00
Gold coin.....	2,857,497 91	2,984,945 00	2,921,083 51	3,246,550 00
Silver coin.....	433,231 00	461,708 69	446,140 15	422,770 86
Nickels and cents.....	29,495 15	29,218 20	27,813 71	30,507 54
Checks, cash items and internal revenue account.....	264,218 55	308,378 52	370,188 92	320,197 45
Totals.....	\$123,275,144 46	\$124,820,305 21	\$127,900,805 72	\$129,959,209 43
Liabilities.				
Capital stock paid in.....	\$12,836,100 00	\$12,945,100 00	\$12,950,100 00	\$12,953,523 85
Surplus fund.....	3,016,812 93	3,031,539 89	3,056,581 56	3,065,924 18
Undivided profits, less current expenses, interest and taxes paid.....	2,148,487 41	2,358,772 16	2,030,461 01	2,430,966 72
Dividends unpaid.....	4,561 98	9,060 92	7,564 27	10,178 36
Commercial deposits subject to check....	25,244,411 09	23,466,468 55	25,330,462 51	24,840,803 37
Commercial certificates of deposit.....	12,426,391 46	12,478,946 58	12,706,877 39	12,341,536 00
Due to banks and bankers.....	3,631,202 85	3,688,803 54	4,130,507 92	4,481,075 44
Certified checks.....	133,466 61	85,777 96	113,120 75	98,418 48
Cashier's checks outstanding.....	33,973 39	27,641 18	76,068 70	27,222 23
Savings deposits.....	55,323,338 61	57,873,125 78	59,291,906 74	60,483,386 17
Savings certificates of deposit.....	8,242,775 66	8,630,068 29	8,089,300 68	9,064,906 88
Notes and bills rediscounted.....	139,711 97	60,641 66	8,339 53	35,799 00
Bills payable.....	93,920 50	164,358 70	109,514 66	125,468 75
Totals.....	\$123,275,144 46	\$124,820,305 21	\$127,900,805 72	\$129,959,209 43

REPORT OF THE COMMISSIONER.

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NATIONAL BANKS.

Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, April 26, June 29, September 5 and December 13, 1900. For reports of individual National banks see succeeding pages.

Resources.	Report of April 26, 80 banks.	Report of June 29, 81 banks.	Report of Sept. 5, 83 banks.	Report of Dec. 13, 85 banks.
Loans and discounts.....	\$49,818,694 43	\$48,738,778 42	\$50,909,853 15	\$51,651,236 44
Overdrafts, secured and unsecured.....	261,396 37	298,463 38	250,889 99	246,158 27
U. S. bonds to secure circulation.....	4,904,580 00	5,151,060 00	5,163,560 00	5,258,560 00
U. S. bonds to secure U. S. deposits.....	1,660,000 00	1,660,000 00	1,610,000 00	1,610,000 00
U. S. bonds on hand.....	211,510 00	119,560 00	121,110 00	145,850 00
Premiums on U. S. bonds.....	311,308 47	219,679 95	202,789 00	203,917 94
Stocks, securities, etc.....	4,635,216 20	4,691,339 73	5,166,513 42	5,304,262 86
Banking house, furniture and fixtures...	987,638 53	1,000,983 15	1,026,537 24	1,142,970 99
Other real estate and mortgages owned...	970,812 63	960,942 00	946,339 26	927,158 12
Due from National banks (not reserve agents).....	1,865,669 77	2,103,983 12	2,374,324 13	2,253,357 00
Due from State banks and bankers.....	853,635 83	984,832 40	1,113,793 63	1,210,017 00
Due from approved reserve agents.....	8,370,827 61	9,715,164 00	10,563,824 21	10,658,309 31
Checks and other cash items.....	199,904 89	258,024 38	217,862 24	182,680 83
Exchanges for clearing house.....	439,342 71	372,431 20	460,881 24	415,477 92
Notes of other National banks.....	540,109 00	636,172 00	653,348 00	767,094 00
Fractional paper currency, nickels and cents.....	29,349 86	27,264 74	27,327 17	27,534 83
Specie.....	3,698,825 72	3,845,644 27	4,153,002 36	4,256,608 95
Legal tender notes.....	1,471,487 00	1,694,837 00	1,947,224 00	2,063,816 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	224,022 50	245,305 75	253,189 25	261,423 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	27,500 57	52,393 07	27,080 57	47,004 88
Totals.....	\$81,481,812 09	\$82,776,848 56	\$87,189,668 86	\$88,623,537 34
Liabilities.				
Capital stock paid in.....	\$11,395,000 00	\$11,412,452 60	\$11,471,532 60	\$11,578,000 00
Surplus fund.....	3,213,538 20	3,213,538 20	3,239,188 20	3,276,188 20
Undivided profits, less expenses and taxes paid.....	1,639,591 02	1,792,210 21	1,615,545 21	1,850,274 85
National bank notes outstanding.....	4,464,875 00	4,814,600 00	4,974,392 50	5,160,102 50
Due to other National banks.....	2,933,484 94	3,071,507 04	3,482,633 16	3,444,881 41
Due to State banks and bankers.....	5,659,829 05	6,309,567 99	6,829,503 56	7,579,202 06
Dividends unpaid.....	7,500 81	37,105 31	6,952 36	13,983 81
Individual deposits subject to check.....	50,025,802 45	50,386,120 17	54,065,246 36	54,232,091 31
United States deposits.....	1,455,810 04	1,373,994 63	1,279,598 73	1,240,038 33
Deposits of U. S. disbursing officers.....	116,202 70	102,917 21	113,016 92	151,265 86
Notes and bills rediscounted.....	273,090 38	130,173 14	5,000 00	11,989 72
Bills payable.....	291,062 50	121,062 50	90,373 12	75,000 00
Liabilities other than those above stated.....	6,025 00	11,599 56	16,686 12	10,519 29
Totals.....	\$81,481,812 09	\$82,776,848 56	\$87,189,668 86	\$88,623,537 34

STATE BANKING DEPARTMENT.

STATE AND NATIONAL BANKS.

Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as shown by reports made to the Commissioner of the Banking Department on April 26, June 29, September 5 and December 13, 1900.

Resources.	Report of April 26, 191 State banks, 3 trust companies, 80 National banks.	Report of June 29, 191 State banks, 3 trust companies, 81 National banks.	Report of Sept. 5, 190 State banks, 3 trust companies, 83 National banks.	Report of Dec. 13, 192 State banks, 3 trust companies, 85 National banks.
Loans and discounts.....	\$102,765,104 10	\$101,261,037 32	\$103,785,206 18	\$104,812,260 51
Stocks, bonds and mortgages.....	49,190,457 43	49,561,406 61	50,575,840 56	51,945,618 27
Overdrafts.....	495,901 48	555,132 45	476,639 29	488,808 88
U. S. bonds to secure circulation.....	4,904,560 00	5,151,060 00	5,163,560 00	5,258,560 00
U. S. bonds to secure U. S. deposits.....	1,660,000 00	1,660,000 00	1,610,000 00	1,610,000 00
Premiums paid.....	624,777 63	571,668 14	607,900 19	540,961 11
Banking house, furniture and fixtures....	3,172,924 78	3,210,736 31	3,224,467 37	3,388,953 86
Other real estate.....	3,044,540 03	3,005,621 05	3,035,561 65	2,987,757 42
Due from other banks and bankers.....	3,671,068 77	4,039,131 49	4,502,012 19	4,618,285 42
Due from banks in reserve cities.....	21,572,773 84	23,684,638 35	26,142,571 82	26,962,599 84
Checks and other cash items.....	464,123 44	566,402 90	588,051 16	502,887 28
Exchanges for clearing house.....	830,264 34	771,787 43	973,225 45	837,893 12
Nickels and cents.....	58,845 01	56,482 94	55,140 88	58,042 37
Specie.....	6,989,554 63	7,292,297 96	7,520,226 02	7,925,929 81
U. S. and National bank notes.....	5,060,538 00	5,912,052 00	6,549,822 00	6,335,761 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	224,022 50	245,305 75	253,189 25	261,423 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	27,500 57	52,393 07	27,060 57	47,004 88
Totals.....	\$204,756,966 55	\$207,597,153 77	\$215,090,474 58	\$218,582,746 77
Liabilities.				
Capital stock paid in.....	\$24,231,100 00	\$24,357,552 60	\$24,421,632 60	\$24,531,523 85
Surplus fund.....	6,230,351 13	6,245,078 09	6,295,769 76	6,342,112 38
Undivided profits, less expenses and taxes paid.....	3,788,078 43	4,150,982 37	3,646,006 22	4,281,241 57
National bank notes outstanding.....	4,464,875 00	4,814,600 00	4,974,392 50	5,160,102 50
Dividends unpaid.....	12,062 79	46,166 23	14,516 63	24,162 17
Deposits.....	151,396,175 88	152,920,507 33	159,596,914 43	161,061,142 21
Cashiers' checks outstanding.....	33,973 39	27,641 18	76,068 70	27,222 23
United States deposits.....	1,572,012 74	1,476,911 84	1,392,615 65	1,391,304 19
Due to banks and bankers.....	12,224,516 84	13,069,878 57	14,442,044 66	15,505,158 91
Notes and bills rediscounted.....	412,802 35	190,814 80	13,339 53	47,788 72
Bills payable.....	384,983 00	285,421 20	199,887 78	200,468 75
Liabilities other than those above stated.	6,025 00	11,599 56	16,086 12	10,519 20
Totals.....	\$204,756,966 55	\$207,597,153 77	\$215,090,474 58	\$218,582,746 77

REPORT OF THE COMMISSIONER.

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DETROIT.

Abstracts of the published reports of the fifteen State banks and one trust company in the city of Detroit, as made to the Commissioner of the State Banking Department, April 26, June 29, September 5, and December 13, 1900.

Resources.	Report of April 26, 15 State banks, 1 trust company.	Report of June 29, 15 State banks, 1 trust company.	Report of Sept. 5, 15 State banks, 1 trust company.	Report of Dec. 13, 15 State banks, 1 trust company.
Loans and discounts.....	\$20,521,604 38	\$20,421,216 55	\$21,341,727 34	\$20,715,694 64
Bonds, mortgages and securities.....	24,672,479 89	24,403,972 06	24,747,488 89	25,461,743 59
Premiums paid on bonds.....	74,780 49	140,946 14	147,259 87	153,643 83
Overdrafts.....	17,294 44	22,341 16	14,871 33	16,648 43
Banking house, furniture and fixtures....	768,981 84	794,819 49	815,291 58	819,994 85
Other real estate.....	1,280,149 37	1,256,030 47	1,276,374 53	1,248,772 25
Due from other banks and bankers (not reserve cities).....	458,575 36	489,033 08	449,937 05	490,040 11
Due from banks in reserve cities.....	4,963,204 00	5,198,367 15	6,046,870 33	6,375,020 29
Exchanges for clearing house.....	235,713 05	298,122 09	393,766 10	274,478 85
U. S. and National bank currency.....	1,220,186 00	1,461,607 00	1,952,636 00	1,531,017 00
Gold coin.....	1,472,251 14	1,571,555 74	1,494,692 55	1,792,027 00
Silver coin.....	154,302 05	180,123 45	181,834 00	133,989 86
Nickels and cents.....	4,574 79	5,156 51	3,850 68	5,392 62
Checks, cash items and internal revenue account.....	74,546 16	136,239 74	158,586 73	105,351 63
Totals.....	\$55,918,642 96	\$56,379,530 63	\$59,025,187 28	\$59,123,814 95
Liabilities.				
Capital stock paid in.....	\$4,050,000 00	\$4,050,000 00	\$4,050,000 00	\$4,050,000 00
Surplus fund.....	836,800 00	836,800 00	852,100 00	852,100 00
Undivided profits, less current expenses, interest and taxes paid.....	986,538 41	1,036,614 80	949,870 26	1,032,346 14
Dividends unpaid.....	1,470 15	3,697 33	1,382 83	625 00
Commercial deposits subject to check....	9,035,207 40	8,590,810 90	10,255,121 22	9,518,487 91
Commercial certificates of deposit.....	3,425,121 42	3,608,965 69	3,381,871 67	3,271,525 57
Due to banks and bankers.....	3,167,110 84	3,309,767 10	3,628,678 11	3,992,585 69
Certified checks.....	76,290 20	78,103 46	105,061 88	77,028 57
Cashiers' checks outstanding.....	26,342 82	20,019 30	70,740 27	22,700 82
Savings deposits.....	31,938,354 23	32,426,720 31	33,101,493 44	33,651,520 27
Savings certificates of deposit.....	2,375,407 49	2,388,235 09	2,628,867 60	2,654,894 98
Bills payable.....		29,796 65		
Totals.....	\$55,918,642 96	\$56,379,530 63	\$59,025,187 28	\$59,123,814 95

DETROIT.

Abstracts of the published reports of the six National banks in the city of Detroit, as made to the Commissioner of the State Banking Department, April 26, June 29, September 5 and December 13, 1900.

Resources.	Report of April 26, 6 National banks.	Report of June 29, 6 National banks.	Report of Sept. 5, 6 National banks.	Report of Dec. 13, 6 National banks.
Loans and discounts.....	\$14,380,189 37	\$14,068,789 67	\$15,215,915 55	\$15,558,904 71
Overdrafts, secured and unsecured.....	10,400 30	17,891 08	7,020 62	6,582 59
U. S. bonds to secure circulation.....	1,450,000 00	1,450,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits.....	800,000 00	800,000 00	750,000 00	750,000 00
U. S. bonds on hand.....	7,000 00	7,500 00	8,000 00	27,000 00
Premiums on U. S. bonds.....	140,062 50	140,062 50	135,312 50	135,312 50
Stocks, securities, etc.....	1,445,908 14	1,573,251 08	1,822,168 41	1,727,997 26
Banking house, furniture and fixtures...	26,788 50	26,788 50	25,538 50	25,538 50
Other real estate and mortgages owned..	330,237 30	330,076 88	330,135 64	328,298 54
Due from National banks not reserve agents.....	1,255,448 69	1,412,344 10	1,549,166 93	1,557,796 12
Due from State banks and bankers.....	383,439 19	458,886 29	475,340 77	501,699 12
Due from approved reserve agents.....	2,648,888 99	2,927,722 34	3,046,290 58	3,341,040 40
Checks and cash items.....	21,690 01	27,319 59	23,503 62	22,418 44
Exchanges for clearing house.....	358,426 95	296,912 26	345,226 37	290,650 96
Notes of other National banks.....	127,518 00	233,234 00	237,222 00	287,635 00
Fractional paper currency, nickels and cents.....	9,620 53	7,585 89	8,064 72	6,641 06
Specie.....	1,427,440 00	1,459,532 25	1,745,287 75	1,712,302 25
Legal tender notes.....	493,010 00	648,812 00	996,433 00	877,350 00
Redemption fund with U. S. treasurer 5 per cent of circulation.....	72,000 00	69,514 00	72,500 00	72,090 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	7,100 57	23,495 57	15,030 57	25,601 38
Totals.....	\$25,385,169 04	\$25,979,718 00	\$28,258,197 53	\$28,704,858 83
Liabilities.				
Capital stock paid in.....	\$3,300,000 00	\$3,300,000 00	\$3,300,000 00	\$3,300,000 00
Surplus fund.....	608,000 00	608,000 00	613,000 00	613,000 00
Undivided profits less expenses and taxes paid.....	310,006 29	388,274 30	299,422 65	363,952 36
National bank notes outstanding.....	1,435,350 00	1,388,720 00	1,384,610 00	1,403,480 00
Due to other National banks.....	2,458,468 91	2,572,312 76	3,070,253 39	2,988,714 41
Due to State banks and bankers.....	4,277,117 25	4,943,189 39	5,076,578 64	5,726,572 84
Dividends unpaid.....	1,134 00	120 00	389 54	220 00
Individual deposits subject to check.....	11,978,079 85	11,962,980 71	13,751,147 46	13,532,415 03
United States deposits.....	715,326 31	667,436 53	623,286 57	628,373 74
Deposits of U. S. disbursing officers.....	81,666 43	68,675 31	69,517 08	63,130 45
Bills payable.....	230,000 00	100,000 00	60,000 00	75,000 00
Totals.....	\$25,385,169 04	\$25,979,718 00	\$28,258,197 53	\$28,704,858 83

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DETROIT.

Abstracts of the published reports of the fifteen State and six National banks and one trust companies in the city of Detroit, as made to the Commissioner of the State Banking Department, on April 26, June 29, September 5, and December 13, 1900.

Resources.	Report of April 26, 15 State banks, 6 National banks, 1 trust company.	Report of June 29, 15 State banks, 6 National banks, 1 trust company.	Report of Sept. 5, 15 State banks, 6 National banks, 1 trust company.	Report of Dec. 13, 15 State banks, 6 National banks, 1 trust company.
Loans and discounts.....	\$34,901,793 75	\$34,490,006 22	\$36,557,642 89	\$36,274,599 35
Stocks, bonds and mortgages.....	26,125,388 03	25,984,723 14	26,577,657 30	27,216,740 85
Overdrafts	27,694 74	40,232 24	21,891 95	23,231 02
U. S. bonds to secure circulation.....	1,450,000 00	1,450,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits.....	800,000 00	800,000 00	750,000 00	750,000 00
Premiums paid.....	214,842 99	281,008 64	282,572 37	288,956 33
Banking house, furniture and fixtures....	795,770 34	821,607 99	840,830 38	845,533 35
Other real estate.....	1,610,386 67	1,586,107 35	1,606,510 17	1,577,070 79
Due from other banks and bankers.....	2,097,463 24	2,360,263 47	2,474,484 75	2,549,535 35
Due from banks in reserve cities.....	7,612,092 99	8,126,089 49	9,093,180 91	9,716,060 69
Checks and other cash items.....	96,236 17	163,559 33	182,090 35	127,770 07
Exchanges for clearing house.....	594,140 00	595,034 35	788,992 47	565,129 81
Nickels and cents.....	14,195 32	12,742 40	11,915 40	12,033 68
Specie	3,053,993 19	3,111,211 44	3,421,814 30	3,638,319 11
U. S. and National bank notes.....	1,840,714 00	2,443,653 00	3,186,291 00	2,696,002 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	72,000 00	69,514 00	72,500 00	72,090 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	7,100 57	23,495 57	15,030 57	25,601 38
Totals.....	\$81,313,812 00	\$82,359,248 63	\$87,283,384 81	\$87,828,673 78
Liabilities.				
Capital stock paid in.....	\$7,350,000 00	\$7,350,000 00	\$7,350,000 00	\$7,350,000 00
Surplus fund.....	1,444,800 00	1,444,800 00	1,465,100 00	1,465,100 00
Undivided profits, less expenses and taxes paid.....	1,296,544 70	1,404,889 10	1,249,292 91	1,396,298 50
National bank notes outstanding.....	1,435,350 00	1,388,720 00	1,394,610 00	1,403,480 00
Dividends unpaid.....	2,604 15	3,817 33	1,752 37	845 00
Deposits.....	58,828,460 59	59,055,825 18	63,223,563 27	62,705,872 33
Cashiers' checks outstanding.....	26,342 82	20,019 30	70,740 27	22,700 82
United States deposits	797,012 74	736,111 84	692,815 65	691,504 19
Due to banks and bankers.....	9,902,697 00	10,825,269 25	11,775,510 34	12,717,872 94
Bills payable	230,000 00	129,796 65	60,000 00	75,000 00
Totals.....	\$81,313,812 00	\$82,359,248 63	\$87,283,384 81	\$87,828,673 78

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

Abstracts of published reports of the four State and five National banks and two trust companies in the city of Grand Rapids, as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	4 state banks, 2 trust companies.	5 National banks.	Total.
Loans and discounts.....	\$3,391,753 65	\$7,658,851 89	\$11,050,605 54
Stocks, bonds and mortgages.....	2,603,343 46	373,936 74	2,977,280 20
Overdrafts.....	2,741 19	21,744 72	24,485 91
U. S. bonds to secure circulation.....		375,000 00	375,000 00
U. S. bonds to secure U. S. deposits.....		200,000 00	200,000 00
Premiums paid.....	33,787 26	10,675 00	44,462 26
Banking house, furniture and fixtures.....	82,010 45	201,058 77	283,069 22
Other real estate.....	102,688 61	110,373 53	213,062 14
Due from other banks and bankers.....	261,202 97	550,955 89	812,158 86
Due from banks in reserve cities.....	1,189,467 72	1,088,861 56	2,278,329 28
Checks and other cash items.....	10,579 25	12,981 38	23,560 63
Exchanges for clearing house.....	34,929 10	89,930 47	124,859 57
Nickels and cents.....	2,547 72	3,551 83	6,099 55
Specie.....	172,568 00	440,713 92	613,281 92
U. S. and National bank notes.....	141,894 00	255,148 00	397,042 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		18,750 00	18,750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		14,210 50	14,210 50
Totals.....	\$8,029,513 38	\$11,426,744 20	\$19,456,257 58
Liabilities.			
Capital stock paid in.....	\$750,000 00	\$2,200,000 00	\$2,950,000 00
Surplus fund.....	239,500 00	435,000 00	674,500 00
Undivided profits, less expenses and taxes paid.....	153,732 65	230,076 06	383,808 71
National bank notes outstanding.....		372,900 00	372,900 00
Dividends unpaid.....	22 00	883 31	905 31
Commercial deposits..... \$2,199,540 52	6,856,256 87	6,645,255 11	13,501,511 88
Savings deposits..... 4,656,716 35			
United States deposits.....		163,300 00	163,300 00
Due to banks and bankers.....	30,001 86	1,379,329 72	1,409,331 58
Totals.....	\$8,029,513 38	\$11,426,744 20	\$19,456,257 58

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SAGINAW.

Abstracts of the published reports of the four State and two National banks in the city of Saginaw, as made to the Commissioner of the State Banking Department, December 13, 1900.

Resources.	4 State banks.	2 National banks.	Total.
Loans and discounts.....	\$2,402,261 28	\$2,685,563 87	\$5,087,825 15
Stocks, bonds and mortgages.....	2,199,242 08	509,492 25	2,708,734 33
Overdrafts.....	1,991 75	4,224 28	6,216 03
U. S. bonds to secure circulation.....		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....		560,000 00	560,000 00
Premiums paid.....	54,461 49	3,000 00	57,461 49
Banking house, furniture and fixtures.....	111,345 87	55,000 00	166,345 87
Other real estate.....	55,691 99	21,200 00	76,891 99
Due from other banks and bankers.....	58,903 86	58,680 56	117,584 42
Due from banks in reserve cities.....	880,978 76	892,651 81	1,773,630 57
Checks and other cash items.....	4,095 24	4,006 78	8,102 02
Exchanges for clearing house	10,339 35	5,227 14	15,566 49
Nickels and cents.....	923 74	980 45	1,904 19
Specie.....	174,906 86	134,920 40	309,827 26
U. S. and National bank notes.....	143,087 00	115,834 00	258,921 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		15,000 00	15,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		1,780 00	1,780 00
Totals.....	\$6,098,229 27	\$5,367,561 54	\$11,465,790 81
Liabilities.			
Capital stock paid in	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	207,500 00	250,000 00	457,500 00
Undivided profits, less expenses and taxes paid.....	133,530 21	197,347 97	330,878 18
National bank notes outstanding.....		300,000 00	300,000 00
Dividends unpaid.....		50 00	50 00
Commercial deposits.....\$2,380,283 79	5,180,149 81	3,312,542 25	8,492,682 06
Savings deposits.....2,709,946 02			
Cashier's checks outstanding.....	156 55		156 55
United States deposits.....		439,000 00	439,000 00
Due to banks and bankers.....	176,892 70	568,621 32	745,514 02
Totals.....	\$6,098,229 27	\$5,367,561 54	\$11,465,790 81

STATE BANKING DEPARTMENT.

BAY CITIES.

Abstracts of the published reports of the five State and two National banks in the Bay Cities as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	5 State banks.	2 National banks.	Total.
Loans and discounts.....	\$1,826,934 92	\$1,485,189 20	\$3,312,124 12
Stocks, bonds and mortgages.....	749,639 54	88,402 57	838,042 11
Overdrafts.....	3,067 36	219 23	3,286 59
U. S. bonds to secure circulation.....		225,000 00	225,000 00
Premiums paid.....	13,041 41	1,312 61	14,354 02
Banking house, furniture and fixtures.....	44,664 92	23,700 00	68,364 92
Other real estate.....	53,705 72	9,502 58	63,208 30
Due from other banks and bankers.....	9,108 80	15,976 87	25,085 67
Due from banks in reserve cities.....	552,339 94	386,906 01	939,245 95
Checks and other cash items.....	3,116 36	890 69	4,007 05
Exchanges for clearing house.....	9,676 18	4,878 12	14,554 30
Nickels and cents.....	.664 47	672 26	1,336 73
Specie.....	95,139 60	124,233 00	219,372 60
U. S. and National bank notes.....	192,737 00	89,505 00	282,242 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		11,250 00	11,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		2,450 00	2,450 00
Totals.....	\$3,553,836 22	\$2,470,088 14	\$6,023,924 36
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	82,000 00	65,000 00	147,000 00
Undivided profits, less expenses and taxes paid.....	46,232 02	46,316 73	92,548 75
National bank notes outstanding.....		225,000 00	225,000 00
Dividends unpaid.....		855 00	855 00
Commercial deposits.....\$1,169,815 17	3,017,800 46	1,717,475 66	4,735,276 12
Savings deposits.....1,847,985 29			
Cashiers' checks outstanding.....	550 00		550 00
Due to banks and bankers.....	7,253 74	115,440 75	122,694 49
Totals.....	\$3,553,836 22	\$2,470,088 14	\$6,023,924 36

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KALAMAZOO.

Abstracts of the published reports of the two State and four National banks in the city of Kalamazoo, as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	2 State banks.	4 National banks.	Total.
Loans and discounts.....	\$574,504 48	\$2,427,414 11	\$3,001,918 59
Stocks, bonds and mortgages.....	278,441 92	184,835 69	463,277 61
Overdrafts.....	18 10	10,229 28	10,247 38
U. S. bonds to secure circulation		197,000 00	197,000 00
Premiums paid		6,030 46	6,030 46
Banking house, furniture and fixtures.....	18,038 00	44,552 50	62,590 50
Other real estate.....	14,991 64	69,011 08	84,002 72
Due from other banks and bankers.....		40,633 57	40,633 57
Due from banks in reserve cities.....	250,782 31	331,821 90	582,594 21
Checks and other cash items.....	143 40	28,977 27	29,120 67
Exchanges for clearing house.....	9,052 22		9,052 22
Nickels and cents.....	382 66	1,156 55	1,539 21
Specie	31,798 70	111,655 46	143,454 16
U. S. and National bank notes	26,889 00	134,380 00	161,269 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		9,850 00	9,850 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		1,100 00	1,100 00
Totals.....	\$1,205,022 43	\$3,598,647 85	\$4,803,670 28
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$450,000 00	\$550,000 00
Surplus fund.....	81,000 00	312,500 00	393,500 00
Undivided profits, less expenses and taxes paid.....	10,564 98	66,540 52	77,105 50
National bank notes outstanding.....		195,800 00	195,800 00
Dividends unpaid.....		3,364 00	3,364 00
Commercial deposits..... \$295,730 90 }	942,554 15	2,552,963 31	3,495,507 46
Savings deposits..... 646,823 25 }			
Due to banks and bankers	70,903 30	17,490 02	88,393 32
Totals.....	\$1,205,022 43	\$3,598,647 85	\$4,803,670 28

PORT HURON.

Abstracts of the published reports of the three State and one National banks of the city of Port Huron, as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	3 State banks.	1 National bank.	Total.
Loans and discounts.....	\$1,446,386 96	\$855,897 17	\$2,102,284 12
Stocks, bonds and mortgages.....	628,629 64	36,675 00	665,304 64
Overdrafts.....	5,511 24	717 25	6,228 49
U. S. bonds to secure circulation.....		135,000 00	135,000 00
Banking house, furniture and fixtures.....	53,350 00	2,300 00	55,650 00
Other real estate.....	2,433 75	12,000 00	14,433 75
Due from other banks and bankers.....	22,960 53	12,367 54	35,328 07
Due from banks in reserve cities.....	283,295 90	100,658 64	383,954 54
Checks and other cash items.....	13,640 00	1,089 72	14,729 72
Exchanges for clearing house.....	23,171 20	14,121 29	37,292 49
Nickels and cents.....	446 11	302 87	748 98
Specie.....	25,991 04	18,694 80	44,685 84
U. S. and National bank notes.....	68,770 00	19,443 00	88,213 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		6,750 00	6,750 00
Totals.....	\$2,574,586 86	\$1,016,017 28	\$3,590,603 64
Liabilities.			
Capital stock paid in.....	\$250,000 00	\$135,000 00	\$385,000 00
Surplus fund.....	95,400 00	37,000 00	132,000 00
Undivided profits, less expenses and taxes paid.....	84,887 69	23,450 97	108,338 66
National bank notes outstanding.....		134,000 00	134,000 00
Dividends unpaid.....	450 00		450 00
Commercial deposits..... \$881,041 38	2,105,002 60	653,319 52	2,758,322 12
Savings deposits..... 1,223,961 22			
Cashier's checks outstanding.....	70 00		70 00
Due to banks and bankers.....	39,176 07	33,246 79	72,422 86
Totals.....	\$2,574,586 86	\$1,016,017 28	\$3,590,603 64

REPORT OF THE COMMISSIONER.

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JACKSON.

Abstracts of the published reports of the three State and one National banks in the city of Jackson, as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	3 State banks.	1 National bank.	Total.
Loans and discounts.....	\$1,256,023 80	\$379,903 11	\$1,635,926 91
Stocks, bonds and mortgages	591,084 37	94,921 36	686,005 73
Overdrafts.....	25,977 11	8,486 68	34,463 79
U. S. bonds to secure circulation.....		25,000 00	25,000 00
Premiums paid		1,156 25	1,156 25
Banking house, furniture and fixtures.....	82,322 02	2,000 00	84,322 02
Other real estate	56,539 71	10,967 04	67,506 75
Due from other banks and bankers.....	1,668 51	9,307 04	10,975 55
Due from banks in reserve cities.....	330,439 96	38,734 26	369,174 21
Checks and other cash items.....	7,856 17	880 90	8,737 07
Exchanges for clearing house.....	24,687 86	7,158 32	31,816 18
Nickels and cents.....	724 40	183 37	907 77
Specie	87,108 50	38,168 10	125,276 60
U. S. and National bank notes	72,330 00	24,617 00	96,947 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		1,250 00	1,250 00
Totals.....	\$2,536,732 40	\$642,733 43	\$3,179,465 83
Liabilities.			
Capital stock paid in.....	\$350,000 00	\$100,000 00	\$450,000 00
Surplus fund.....	127,407 88	20,188 20	147,596 08
Undivided profits, less expenses and taxes paid.....	83,551 21	14,716 17	98,267 38
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....	90 00		90 00
Commercial deposits..... \$892,311 03	1,943,637 12	482,829 06	2,426,466 18
Savings deposits..... 1,051,326 09			
Due to banks and bankers.....	32,046 19		32,046 19
Totals.....	\$2,536,732 40	\$642,733 43	\$3,179,465 83

STATE BANKING DEPARTMENT.

ADRIAN.

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, December 13, 1900.

Resources.	4 State banks.
Loans and discounts.....	\$377,008 31
Bonds, mortgages and securities.....	1,161,004 10
Premiums paid on bonds.....	165 50
Overdrafts.....	912 40
Banking house, furniture and fixtures.....	46,296 00
Other real estate.....	31,844 90
Due from other banks and bankers (not reserve cities).....	6,210 00
Due from banks in reserve cities.....	264,266 55
Exchanges for clearing house.....	179 35
U. S. and National bank currency.....	63,724 00
Gold coin.....	11,108 00
Silver coin.....	6,833 30
Nickels and cents.....	306 81
Checks, cash items and internal revenue account.....	14,548 34
Totals.....	\$2,484,407 56
Liabilities.	
Capital stock paid in.....	\$325,000 00
Surplus fund.....	82,800 00
Undivided profits, less current expenses, interest and taxes paid.....	31,619 02
Dividends unpaid.....	2,112 50
Commercial deposits subject to check.....	381,563 57
Commercial certificates of deposit.....	60,242 74
Due to banks and bankers.....	5,643 02
Certified checks.....	700 00
Cashier's checks outstanding.....	644 67
Savings deposits.....	1,594,082 04
Totals.....	\$2,484,407 56

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The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

Name of bank.	Location.	Date of examination.	Amount paid.
Adrian State Savings Bank	Adrian.....	January 10	\$58 30
The Commercial Savings Bank.....	Adrian.....	April 16	62 16
Lenawee County Savings Bank	Adrian.....	October 24.....	63 88
Waldby & Clay's State Bank	Adrian.....	April 17	59 47
Albion State Bank.....	Albion	September 25.....	19 38
Commercial and Savings Bank.....	Albion	September 25.....	19 54
Alpena County Savings Bank.....	Alpena.....	July 17.....	42 37
Ann Arbor Savings Bank	Ann Arbor	April 23	157 84
Farmers and Mechanics' Bank.....	Ann Arbor	September 20.....	65 96
State Savings Bank.....	Ann Arbor	October 22.....	54 58
Athens State and Savings Bank.....	Athens	November 13.....	10 00
West Michigan Savings Bank.....	Bangor.....	January 18	16 37
City Bank.....	Battle Creek	April 17	129 09
Merchants' Savings Bank	Battle Creek	January 10	42 84
Bay City Bank	Bay City.....	June 13.....	174 68
Bay County Savings Bank.....	Bay City.....	June 12.....	71 70
Commercial Bank	Bay City.....	June 5.....	53 86
Belding Savings Bank.....	Belding	April 11	13 27
People's Savings Bank.....	Belding	April 11	18 82
Benton Harbor State Bank.....	Benton Harbor.....	July 13	12 55
Citizens' State Bank.....	Benton Harbor.....	July 30	11 81
Farmers & Merchants' Bank.....	Benton Harbor.....	July 30	73 54
Blissfield State Bank	Blissfield.....	October 25.....	18 83
Jipson-Carter State Bank	Blissfield.....	October 25.....	20 98
First State Savings Bank.....	Breckenridge	May 15.....	10 00
Brown City Savings Bank.....	Brown City.....	July 30	10 00
Burr Oak State Bank	Burr Oak.....	July 13	10 00
Cadillac State Bank.....	Cadillac	July 16	52 08
Merchants and Miners' Bank.....	Calumet.....	August 1.....	121 43
Capac Savings Bank.....	Capac	July 31	10 00
State Bank of Carson City.....	Carson City	August 29.....	15 86
State Bank of Carsonville.....	Carsonville.....	May 17.....	10 05
Eaton County Savings Bank	Charlotte....	October 18.....	10 00
Chelsea Savings Bank.....	Chelsea.....	June 4.....	35 44
The Kempf Commercial and Savings Bank.....	Chelsea.....	June 4.....	30 14
Clare County Savings Bank.....	Clare	June 4.....	13 99
Branch County Savings Bank.....	Coldwater.....	July 11.....	36 94
Farmers' State Bank.....	Concord.....	June 7.....	14 34
Commercial State Bank.....	Constantine.....	March 12.....	15 63

STATE BANKING DEPARTMENT.

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
First State Bank.....	Constantine.....	January 25.....	\$11 82
Sanilac County State Bank.....	Croswell.....	May 14.....	12 30
State Bank of Croswell.....	Croswell.....	May 15.....	10 00
Davison State Bank.....	Davison.....	May 10.....	10 00
First State Bank.....	Decatur.....	April 2.....	10 93
Farmers' State Bank of Deckerville.....	Deckerville.....	May 16.....	10 00
State Bank of Deckerville.....	Deckerville.....	May 16.....	10 00
Delray Savings Bank.....	Delray.....	August 16.....	14 65
Central Savings Bank.....	Detroit.....	August 20.....	76 71
Citizens' Savings Bank.....	Detroit.....	August 13.....	163 55
City Savings Bank.....	Detroit.....	September 17.....	315 43
Detroit Savings Bank.....	Detroit.....	April 30.....	681 80
Detroit River Savings Bank.....	Detroit.....	August 22.....	72 22
Dime Savings Bank.....	Detroit.....	September 10.....	295 09
German American Bank.....	Detroit.....	February 14.....	142 62
Home Guarantee & Trust Co.....	Detroit.....	December 11.....	41 11
Home Savings Bank.....	Detroit.....	February 26.....	239 61
McLellan & Anderson Savings Bank.....	Detroit.....	March 3.....	87 37
Mechanics' Bank.....	Detroit.....	August 20.....	128 48
Michigan Debenture Co.....	Detroit.....	December 15.....	2 05
Michigan Savings Bank.....	Detroit.....	February 19.....	176 20
Peninsular Savings Bank.....	Detroit.....	September 4.....	351 73
People's Savings Bank.....	Detroit.....	November 19.....	850 88
State Savings Bank.....	Detroit.....	February 5.....	902 03
Union Trust Company.....	Detroit.....	November 13.....	399 73
Wayne County Savings Bank.....	Detroit.....	November 8.....	945 38
Dexter Savings Bank.....	Dexter.....	September 27.....	10 60
City Bank.....	Dowagiac.....	March 14.....	29 54
Monroe County Bank.....	Dundee.....	March 15.....	12 94
* Bank of Durand.....	Durand.....	January 15.....	10 23
Shiawassee County Bank.....	Durand.....	March 29.....	13 89
Michigan State Bank.....	Eaton Rapids.....	October 31.....	26 83
Edmore State Bank.....	Edmore.....	March 22.....	10 00
Elk Rapids Savings Bank.....	Elk Rapids.....	July 19.....	13 57
First State Savings Bank.....	Ewart.....	June 4.....	13 44
Old State Bank.....	Fennville.....	January 17.....	10 00
Commercial Savings Bank of Fenton.....	Fenton.....	August 27.....	10 61
Citizens' Commercial and Savings Bank.....	Flint.....	May 31.....	85 53
Genesee County Savings Bank.....	Flint.....	March 26.....	108 16

* Converted into First National Bank, Durand.

REPORT OF THE COMMISSIONER.

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List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
Union Trust and Savings Bank	Flint	March 27	\$77 54
First State and Savings Bank	Flushing	March 20	26 25
People's State Bank	Flushing	September 17	10 00
State Savings Bank of Fowler	Fowler	January 19	10 15
Gaylord State Savings Bank	Gaylord	August 13	16 42
Grand Rapids Savings Bank	Grand Rapids	April 3	162 04
Kent County Savings Bank	Grand Rapids	August 7	182 25
Michigan Trust Company	Grand Rapids	October 1	125 67
Peninsular Trust Company	Grand Rapids	October 1	
People's Savings Bank	Grand Rapids	April 3	156 32
State Bank of Michigan	Grand Rapids	October 2	128 22
Farmers' Bank of Grass Lake	Grass Lake	June 6	14 02
Greenville State Bank	Greenville	March 12	22 36
Superior Savings Bank	Hancock	July 30	53 84
Oceana County Savings Bank	Hart	June 1	12 37
Hastings City Bank	Hastings	February 1	25 40
Hillsdale Savings Bank	Hillsdale	November 7	42 19
First State Bank of Holland	Holland	June 29	57 61
Holland City State Bank	Holland	May 17	57 59
First State and Savings Bank	Holly	June 7	26 19
First State and Savings Bank	Howell	September 26	13 20
Boies State Savings Bank	Hudson	January 11	33 36
Thompson Savings Bank	Hudson	January 29	66 68
Lapeer County Bank	Imlay City	May 23	24 91
Ionia County Savings Bank	Ionia	March 26	46 35
State Savings Bank	Ionia	March 13	35 07
Commercial Bank	Iron Mountain	August 7	36 31
Peninsula Bank	Ishpeming	July 27	30 44
Ithaca Savings Bank	Ithaca	February 1	18 01
Jackson City Bank	Jackson	January 18	109 54
Jackson State Savings Bank	Jackson	April 3	39 23
Union Bank	Jackson	April 9	91 04
Grosvenor Savings Bank	Jonesville	January 10	19 99
Home Savings Bank	Kalamazoo	January 9	31 05
Kalamazoo Savings Bank	Kalamazoo	September 26	85 11
Lake Odessa Savings Bank	Lake Odessa	June 4	12 28
Lansing State Savings Bank	Lansing	November 6	69 01
State Savings Bank	Lapeer	May 21	24 68
State Savings Bank of Laurium	Laurium	August 3	32 31
People's Bank	Leslie	January 31	13 27
Lexington State Bank	Lexington	May 15	10 00

STATE BANKING DEPARTMENT.

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
Lowell State Bank.....	Lowell.....	October 5.....	\$17 03
Antrim County State Savings Bank.....	Mancelona.....	March 20.....	13 38
People's Bank.....	Manchester.....	April 5.....	19 85
Union Savings Bank.....	Manchester.....	January 15.....	18 85
Manistee County Savings Bank.....	Manistee.....	July 20.....	40 95
Manistique Bank.....	Manistique.....	August 8.....	31 58
Marine Savings Bank.....	Marine City.....	May 22.....	41 51
Marquette County Savings Bank.....	Marquette.....	July 25.....	54 98
Commercial Savings Bank.....	Marshall.....	April 12.....	53 71
G. W. Jones' Exchange Bank.....	Marcellus.....	September 25.....	14 59
Farmers' Bank.....	Mason.....	June 22.....	16 94
First State and Savings Bank.....	Mason.....	November 2.....	12 52
First State Bank.....	Mendon.....	April 25.....	10 01
State Bank of Middleville.....	Middleville.....	January 31.....	10 97
Midland County Savings Bank.....	Midland.....	August 30.....	14 05
Farmers' and Merchants' Bank.....	Milan.....	January 12.....	14 24
Wakefield State Bank.....	Morenci.....	April 16.....	32 84
Citizens' Savings Bank.....	Mt. Clemens.....	October 29.....	10 72
Mt. Clemens Savings Bank.....	Mt. Clemens.....	June 21.....	86 18
Ullrich Savings Bank.....	Mt. Clemens.....	May 28.....	60 70
Exchange Savings Bank.....	Mt. Pleasant.....	January 30.....	17 31
Munising State Bank.....	Munising.....	July 23.....	12 35
Muskegon Savings Bank.....	Muskegon.....	May 31.....	38 84
Farmers' and Merchants' Bank.....	Nashville.....	January 30.....	12 76
Pioneer Bank.....	North Branch.....	November 1.....	18 14
Northville State Savings Bank.....	Northville.....	May 23.....	16 08
State Bank of Ontonagon.....	Ontonagon.....	August 6.....	10 00
Orion State Bank.....	Orion.....	June 26.....	10 03
State Savings Bank.....	Ovid.....	January 17.....	11 01
Citizens' Savings Bank.....	Owosso.....	August 28.....	23 93
Owosso Savings Bank.....	Owosso.....	September 24.....	34 98
Oxford Savings Bank.....	Oxford.....	June 26.....	18 62
Paw Paw Savings Bank.....	Paw Paw.....	October 29.....	15 28
State Bank of Perry.....	Perry.....	June 6.....	10 00
First State Bank.....	Petoskey.....	March 22.....	23 17
Plymouth Savings Bank.....	Plymouth.....	May 22.....	31 50
First Commercial Bank.....	Pontiac.....	March 13.....	83 18
Oakland County Savings Bank.....	Pontiac.....	March 15.....	38 64
Pontiac Savings Bank.....	Pontiac.....	March 7.....	55 04
Commercial Bank.....	Port Huron.....	July 25.....	115 64
Port Huron Savings Bank.....	Port Huron.....	July 23.....	54 45

REPORT OF THE COMMISSIONER.

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List of banks examined.—CONCLUDED.

Name of bank.	Location.	Date of examination.	Amount paid.
St. Clair County Savings Bank.....	Port Huron.....	July 17.....	\$75 26
The United Home Protectors' Fraternity.....	Port Huron.....	December 1.....	30 00
Quincy State Bank.....	Quincy.....	July 10.....	10 00
State Bank of Reading.....	Reading.....	November 26.....	16 27
Macomb County Savings Bank.....	Richmond (Lenox P. O.).....	May 25.....	11 61
Rochester Savings Bank.....	Rochester.....	September 17.....	10 00
Romeo Savings Bank.....	Romeo.....	August 2.....	28 61
Bank of Saginaw.....	Saginaw.....	August 27.....	226 68
People's Savings Bank of East Saginaw.....	Saginaw.....	January 23.....	64 07
Saginaw County Savings Bank.....	Saginaw.....	January 23.....	57 82
Savings Bank of East Saginaw.....	Saginaw.....	June 18.....	238 56
Commercial and Savings Bank.....	Saint Clair.....	May 19.....	25 79
Clinton County Savings Bank.....	Saint Johns.....	January 18.....	31 76
State Bank of St. Johns.....	Saint Johns.....	January 16.....	29 63
* Commercial State Bank.....	Saint Joseph.....	July 5.....	16 51
Union Banking Company.....	Saint Joseph.....	July 12.....	39 08
Commercial Savings Bank.....	Saint Louis.....	January 25.....	10 73
Gratiot County State Bank.....	Saint Louis.....	January 24.....	12 35
Truman Moss State Bank.....	Sanilac Centre.....	May 18.....	10 00
Saranac State Bank.....	Saranac.....	October 25.....	10 00
Sault Savings Bank.....	Sault Ste. Marie.....	July 23.....	61 41
State Savings Bank of Scottville.....	Scottville.....	June 2.....	10 00
Commercial State Bank.....	Shepherd.....	January 31.....	11 36
Citizens' State Bank.....	South Haven.....	October 30.....	34 14
First State Bank.....	South Haven.....	October 31.....	43 90
Sparta State Bank.....	Sparta.....	May 16.....	10 00
Citizens' State Bank.....	Sturgis.....	January 22.....	21 44
Lilley State Bank.....	Tecumseh.....	June 25.....	18 91
Tecumseh State Savings Bank.....	Tecumseh.....	April 12.....	13 08
First State Savings Bank.....	Three Rivers.....	April 23.....	30 72
Traverse City State Bank.....	Traverse City.....	July 18.....	100 65
State Savings Bank.....	Vassar.....	August 31.....	15 82
Wayne Savings Bank.....	Wayne.....	January 15.....	32 10
Lumberman's State Bank.....	West Bay City.....	March 20.....	26 77
People's Savings Bank.....	West Bay City.....	March 19.....	27 72
State Bank of White Pigeon.....	White Pigeon.....	January 24.....	22 19
Williamston State Bank.....	Williamston.....	October 23.....	18 99
First Commercial and Savings Bank.....	Wyandotte.....	May 25.....	21 57
Wyandotte Savings Bank.....	Wyandotte.....	April 23.....	44 45
Ypsilanti Savings Bank.....	Ypsilanti.....	January 16.....	65 80

* Converted into Commercial National Bank, St. Joseph.

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES
AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT
APRIL 26, JUNE 29, SEPTEMBER 5 AND DECEMBER 13,
1900.

STATE BANKS OF MICHIGAN.

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No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; B. E. TOBIAS, *Cashier*; R. H. WATTS, *Assistant Cashier*.

DIRECTORS.—Richard A. Watts, Seth Bean, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$280,656 59	\$296,381 06	\$298,270 46	\$279,523 57
Bonds, mortgages and securities.....	188,305 63	184,470 37	190,345 37	201,330 37
Premiums paid on bonds.....				
Overdrafts.....	1,433 76	688 00	453 28	280 64
Banking house.....				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....				5,353 14
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	38,965 55	75,528 75	40,073 48	66,968 43
Exchange for clearing house.....	739 03	521 65	3,118 81	
U. S. and National bank currency.....	10,085 00	11,176 00	9,698 00	10,899 00
Gold coin.....	5,072 50	6,095 00	3,707 50	3,777 50
Silver coin.....	1,904 25	1,250 15	1,191 90	2,968 25
Nickels and cents.....	41 93	56 49	55 37	67 28
Checks, cash items and internal revenue account	137 00	155 00	88 00	10,899 99
Totals.....	\$532,341 24	\$580,272 49	\$552,002 17	\$587,068 17
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	9,000 00
Undivided profits, less current expenses, interest, and taxes paid.....	16,349 06	15,504 43	19,548 08	12,203 22
Dividends unpaid.....				2,112 50
Commercial deposits subject to check.....	111,119 64	130,475 77	93,537 37	101,324 07
Commercial certificates of deposit.....	60,207 64			33,918 44
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	276,664 90	308,642 00	330,475 04	368,509 94
Savings certificates of deposit.....		57,65 29	40,441 68	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$532,341 24	\$580,272 49	\$552,002 17	\$587,068 17

STATE BANKING DEPARTMENT.

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10. 1888.

W. J. COCKER, *President*; C. R. MILLER, *Vice President*; E. N. SMITH, *Cashier*.

DIRECTORS.—W. J. Cocker, A. H. Wood, C. R. Miller, A. Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword, R. A. Kalser, C. G. Hart.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$168,881 26	\$154,432 56	\$149,884 79	\$164,086 71
Bonds, mortgages and securities.....	303,521 45	304,935 00	295,400 83	304,749 71
Premiums paid on bonds.....				
Overdrafts.....	278 84	500 00	318 90	489 00
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate.....	23,370 37	19,999 23	20,235 00	23,988 14
Due from other banks and bankers (not reserve cities).....	1,895 00	4,750 00	8,465 76	6,210 00
Due from the United States treasurer.....				2,500 00
Due from banks in reserve cities.....	66,705 12	70,603 34	86,449 80	72,617 16
Exchange for clearing house.....	270 00	178 06	268 03	179 35
U. S. and National bank currency.....	23,284 00	19,585 00	18,147 00	15,832 00
Gold coin.....	7,741 00	8,478 50	11,011 00	3,096 00
Silver coin.....	1,135 00	4,473 00	2,762 65	875 00
Nickels and cents.....	42 05	251 90	339 07	178 39
Checks, cash items and internal revenue account.....	2,812 83	10,038 80	763 07	1,505 63
Totals.....	\$619,436 92	\$617,725 39	\$613,635 90	\$615,807 09
Liabilities.				
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,916 79	14,567 45	14,426 10	15,082 99
Dividends unpaid.....				
Commercial deposits subject to check.....	83,952 45	62,353 40	71,245 99	77,701 94
Commercial certificates of deposit.....	16,401 65	20,612 47	17,285 18	13,460 23
Due to banks and bankers.....	2,885 38	3,527 20	5,718 10	4,492 86
Certified checks.....	115 00		512 42	700 00
Cashier's checks outstanding.....				
Savings deposits.....	341,165 65	356,664 78	344,448 11	343,769 07
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$619,436 92	\$617,725 39	\$613,635 90	\$615,807 09

STATE BANKS OF MICHIGAN.

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No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1889.

J. R. BENNETT, *President*; L. H. SALSURY, *Vice President*; H. V. C. HART, *Cashier*;
C. D. HARDY, *Assistant Cashier*.

DIRECTORS.—Joseph R. Bennett, Clinton D. Hardy, Herman V. C. Hart, Delos M. Baker,
Warren J. Parker, Lester H. Salsbury, C. E. Weaver, H. L. Larwill, R. Alfred Bury, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$175,598 70	\$202,492 85	\$176,663 65	\$172,852 35
Bonds, mortgages and securities.....	363,778 59	369,093 52	370,469 46	366,490 65
Premiums paid on bonds.....	701 35	177 50	177 50	165 50
Overdrafts.....	47 27	47 36	49 87	61 35
Banking house.....				
Furniture and fixtures.....	3,800 00	3,800 00	3,796 00	3,796 00
Other real estate.....	2,555 00	2,503 62	2,503 62	2,508 62
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	63,461 19	41,780 97	64,827 32	59,729 53
Exchange for clearing house.....				
U. S. and National bank currency.....	21,653 00	27,014 00	15,960 00	18,465 00
Gold coin.....	2,910 00	2,162 50	2,520 00	4,065 00
Silver coin.....	1,746 25	1,530 03	1,586 35	1,670 15
Nickels and cents.....	27 56	38 61	5 76	9 36
Checks, cash items and internal revenue account.....	796 44	933 63	2,066 31	1,192 26
Totals.....	\$637,075 35	\$651,574 59	\$640,625 84	\$631,009 77
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,001 85	5,497 30	1,329 82	3,186 19
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	1,332 07	1,777 07	682 07	644 67
Savings deposits.....	510,741 43	524,300 13	518,613 95	507,178 91
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$637,075 35	\$651,574 59	\$640,625 84	\$631,009 77

STATE BANKING DEPARTMENT.

No. 171.

WALBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Manager*; RIAL CLAY, *Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland, Wm. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$253,744 22	\$253,415 72	\$232,196 13	\$258,045 68
Bonds, mortgages and securities.....	241,274 83	255,986 85	259,677 60	288,433 37
Premiums paid on bonds.....	590 00	465 00	425 00	
Overdrafts.....	133 48	52 91	194 69	81 41
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	55,662 00	67,432 14	96,072 41	64,951 43
Exchange for clearing house.....				
U. S. and National bank currency.....	14,965 00	20,912 00	24,275 00	18,528 00
Gold coin.....	1,522 50	990 00	1,280 00	170 00
Silver coin.....	1,137 00	2,130 30	1,872 25	1,310 40
Nickels and cents.....	121 46	165 30	99 89	51 78
Checks, cash items and internal revenue account	3,352 71	588 84	1,381 44	950 46
Totals.....	\$590,503 20	\$620,139 06	\$635,474 41	\$650,522 53
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	3,000 00	3,300 00	3,300 00	3,800 00
Undivided profits, less current expenses, interest and taxes paid.....	6,681 31	2,458 98	3,150 49	546 62
Dividends unpaid.....				
Commercial deposits subject to check.....	159,654 63	167,521 17	179,046 55	202,537 56
Commercial certificates of deposit.....	22,792 33	15,403 98	14,874 92	12,864 07
Due to banks and bankers.....	1,187 35	4,386 82	6,415 33	1,150 16
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	342,187 58	372,068 11	373,687 12	374,624 12
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$590,503 20	\$620,139 06	\$635,474 41	\$650,522 53

STATE BANKS OF MICHIGAN..

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No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; W. S. KESSLER, *Vice President*; D. A. GARFIELD, *Cashier*.DIRECTORS.—L. R. Fisk, W. S. Kessler, Merritt O. Shepard, A. J. Gale, S. Y. Hill,
D. A. Garfield, Eugene P. Robertson, W. H. Rodenbach, G. W. Schneider.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$104,117 54	\$80,618 88	\$97,995 58	\$111,117 42
Bonds, mortgages and securities.....	76,100 59	94,515 12	59,612 67	61,238 38
Premiums paid on bonds.....				
Overdrafts.....	2,292 81	2,424 08	1,479 46	3,103 86
Banking house.....				
Furniture and fixtures.....	1,088 91	1,098 91	1,105 17	1,166 37
Other real estate.....				5,225 19
Due from other banks and bankers (not reserve cities).....	6 50	7 40		
Due from banks in reserve cities.....	6,249 55	12,339 11	25,679 42	8,297 38
Exchange for clearing house.....				987 51
U. S. and National bank currency.....	4,821 00	4,242 00	6,290 00	4,478 00
Gold coin.....	1,790 00	3,190 00	4,850 00	1,485 00
Silver coin.....	1,478 45	2,709 60	739 05	615 20
Nickels and cents.....	91 15	68 78	88 86	121 98
Checks, cash items and internal revenue account	5,676 14	879 92	787 24	987 11
Totals.....	\$203,712 64	\$202,083 75	\$198,627 45	\$198,823 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,121 83	2,994 44	3,187 53	4,340 85
Dividends unpaid.....	40 00			
Commercial deposits subject to check.....	43,905 73	39,680 74	34,844 08	29,354 37
Commercial certificates of deposit.....	29,596 59	22,459 96	24,918 26	22,313 88
Due to banks and bankers.....			389 75	399 64
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	71,548 49	80,468 61	78,787 83	75,914 66
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				10,000 00
Totals.....	\$203,712 64	\$202,083 75	\$198,627 45	\$198,823 40

STATE BANKING DEPARTMENT.

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; P. M. DEARING, *Cashier*;
CHARLES G. BIGELOW, *Assistant Cashier*.

DIRECTORS.—S. B. Allen, Edward Sutton, L. J. Wolcott, Samuel Dickie, John Johnson,
Frank E. Palmer, John G. Brown, A. L. McCutcheon, Washington Gardner.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$93,351 29	\$89,648 08	\$92,078 93	\$81,866 65
Bonds, mortgages and securities.....	75,582 43	77,140 33	77,307 33	74,012 83
Premiums paid on bonds.....				
Overdrafts.....	3,525 45	7,483 91	4,800 67	3,479 75
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	1,750 00	1,750 00	1,750 00	1,750 00
Other real estate.....		1,075 00		
Due from other banks and bankers (not reserve cities).....				
Current expenses.....			210 96	
Due from banks in reserve cities.....	10,890 13	10,507 60	2,363 09	17,630 43
Exchange for clearing house.....				
U. S. and National bank currency.....	4,237 00	5,964 00	1,718 00	3,502 00
Gold coin.....	6,125 00	7,945 00	7,110 00	6,280 00
Silver coin.....	1,800 30	2,398 40	920 80	906 55
Nickels and cents.....	25 51	35 27	62 32	60 74
Checks, cash items and internal revenue account.....	648 09	850 27	878 76	612 45
Totals.....	\$203,335 20	\$210,206 86	\$194,600 86	\$195,510 40
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,000 00	4,000 00	4,125 00	4,125 00
Undivided profits, less current expenses, interest and taxes paid.....	3,018 34	1,020 89		656 54
Dividends unpaid.....			30 00	30 00
Commercial deposits subject to check.....	45,995 21	43,395 54	34,560 25	39,641 18
Commercial certificates of deposit.....	25,407 14	29,874 23	25,673 58	24,767 27
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	78,914 51	89,916 20	88,212 03	82,000 41
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	7,000 00	7,000 00	7,000 00	9,200 00
Totals.....	\$203,335 20	\$210,206 86	\$194,600 86	\$195,510 40

STATE BANKS OF MICHIGAN.

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No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

WILLIAM H. DAVISON, *President*; FRANK C. HOLMES, *Vice President*; C. B. WILLIAMS, *Cashier*; WILL A. PRINCE, *Assistant Cashier*.

DIRECTORS.—Wm. H. Davison, Frank C. Holmes, John Nicholson, H. H. Whittleshofer, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, Patrick Culligan, C. B. Williams.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$276,072 56	\$274,892 83	\$269,093 34	\$240,493 65
Bonds, mortgages and securities.....	82,740 90	86,005 32	89,176 79	103,589 37
Premiums paid on bonds.....				
Overdrafts.....	738 02	4,196 53	2,706 63	1,606 29
Banking house.....	11,691 11	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,150 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,418 35	3,061 26	2,713 56	4,783 03
Due from banks in reserve cities.....	12,357 94	24,521 10	28,091 19	24,412 36
Exchange for clearing house.....	597 84	1,461 81	896 01	2,015 38
U. S. and National bank currency.....	6,409 00	8,267 00	10,136 00	15,238 00
Gold coin.....	4,152 50	4,070 00	4,045 00	4,125 00
Silver coin.....	2,040 00	1,732 50	2,400 00	3,109 00
Nickels and cents.....	271 87	157 77	221 46	444 93
Checks, cash items and internal revenue account.....	200 00	6,657 33	360 39	462 83
Totals.....	\$406,840 09	\$427,023 45	\$421,842 37	\$412,279 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,927 05	9,096 19	5,583 20	7,163 76
Dividends unpaid.....				
Commercial deposits subject to check.....	91,621 05	71,534 54	79,291 79	67,436 80
Commercial certificates of deposit.....	26,521 83	75,298 05	30,040 81	29,612 89
Due to banks and bankers.....	36,391 16	22,678 46	24,266 48	17,906 39
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	187,378 40	193,416 21	202,660 09	195,160 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			22,000 00	37,000 00
Totals.....	\$406,840 09	\$427,023 45	\$421,842 37	\$412,279 84

STATE BANKING DEPARTMENT.

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1860. Reorganized December 9, 1880.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*;
M. J. FRITZ, *Assistant Cashier*.DIRECTORS.—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock,
L. Gruner, Charles H. Worden.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$353,811 09	\$343,518 52	\$350,237 08	\$365,270 97
Bonds, mortgages and securities.....	941,981 15	947,447 18	918,807 13	938,644 59
Premiums paid on bonds.....	13,460 40	13,460 40	12,424 59	14,433 97
Overdrafts.....	2,450 01	1,930 68	2,036 09	659 03
Banking house.....	20,500 00	20,500 00	20,500 00	20,500 00
Furniture and fixtures.....	7,417 32	7,417 32	7,417 32	7,417 32
Other real estate.....	42,606 99	41,846 99	41,846 99	50,327 61
Due from other banks and bankers (not reserve cities).....	220 00	553 43	2,430 00	.....
Due from banks in reserve cities.....	100,988 41	145,055 96	121,618 92	140,677 94
Exchange for clearing house.....	240 56	1,458 06	1,983 70	1,225 51
U. S. and National bank currency.....	22,295 00	30,011 00	23,834 00	36,730 00
Gold coin.....	42,120 00	43,062 50	43,495 00	53,035 00
Silver coin.....	3,598 00	2,900 00	2,600 00	2,800 00
Nickels and cents.....	227 72	121 31	199 35	34 60
Checks, cash items and internal revenue account	2,493 20	2,009 09	1,703 05	1,282 54
Totals.....	\$1,554,449 85	\$1,601,292 44	\$1,560,133 22	\$1,633,039 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,733 84	17,914 66	12,332 97	18,248 87
Dividends unpaid.....	447 00	447 00	260 00	543 00
Commercial deposits subject to check.....	188,478 31	215,473 51	193,576 50	234,792 38
Commercial certificates of deposit.....	.....	.....	.....	.....
Due to banks and bankers.....	19,674 92	26,965 90	25,977 02	24,588 01
Certified checks.....	250 00	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	1,062,106 29	1,060,222 26	1,058,414 01	1,090,319 24
Savings certificates of deposit.....	73,759 49	71,269 11	69,572 72	64,547 58
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$1,554,449 85	\$1,601,292 44	\$1,560,133 22	\$1,633,039 08

STATE BANKS OF MICHIGAN.

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No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; CHAS. E. GREENE, *Vice President*; FREDERICK H. BELSER, *Cashier*; H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—Wm. C. Stevens, Chas. E. Greene, Ambrose Kearney, W. F. Breakey, D. F. Schairer, Reuben Kempf, Junius E. Real, G. F. Allmendinger, Oliver M. Martin.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$316,452 03	\$322,298 60	\$342,266 11	\$316,448 91
Bonds, mortgages and securities.....	209,966 25	199,213 51	198,683 01	171,978 01
Premiums paid on bonds.....				
Overdrafts.....	3,869 96	4,139 13	2,097 91	50,910 75
Banking house.....	9,463 62	10,199 88	13,986 38	21,006 89
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	8,450 00	8,450 00	8,450 00	8,450 00
Due from other banks and bankers (not reserve cities).....	5,101 31	10,556 37	6,109 26	8,508 54
Due from banks in reserve cities.....	57,006 37	93,863 93	58,203 17	59,192 05
Exchange for clearing house.....	299 80	1,403 74	550 72	187 87
U. S. and National bank currency.....	7,528 00	8,388 00	3,220 00	10,609 00
Gold coin.....	11,305 00	12,699 85	12,930 00	14,161 40
Silver coin.....	2,131 30	2,582 05	2,207 30	2,063 90
Nickels and cents.....	173 28	111 80	70 36	106 47
Checks, cash items and internal revenue account	1,099 81	979 80	423 32	832 23
Totals	\$633,846 61	\$675,885 66	\$650,296 54	\$665,512 02
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	6,055 17	7,701 91	5,078 86	6,513 21
Dividends unpaid.....			20 00	
Commercial deposits subject to check.....	111,317 86	145,011 22	129,755 37	129,054 63
Commercial certificates of deposit.....	97,855 07	87,113 91	86,844 37	98,910 74
Due to banks and bankers.....	882 91			
Certified checks.....			1,184 57	500 00
Cashier's checks outstanding.....				
Savings deposits.....	333,235 60	351,058 62	342,913 37	345,533 44
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$633,846 61	\$675,885 66	\$650,296 54	\$665,512 02

STATE BANKING DEPARTMENT.

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. J. WALZ, *Assistant Cashier*.

DIRECTORS.—Eugene F. Mills, John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold,
Eugene E. Beal, James H. Wade, Geo. P. Glazier, John Koch, Christian Martin,
N. J. Kyer, Henry S. Carhart, V. C. Vaughan.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$235,089 29	\$273,285 98	\$243,830 85	\$260,121 80
Bonds, mortgages and securities.....	172,470 30	160,420 30	183,677 63	198,775 11
Premiums paid on bonds.....				
Overdrafts.....	359 54	216 46	791 19	495 42
Banking house.....				
Furniture and fixtures.....	2,600 00	2,000 00	2,400 00	2,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	8,655 17	4,948 50	7,706 84	1,309 10
Due from banks in reserve cities.....	79,131 23	63,766 75	58,918 61	68,163 29
Exchange for clearing house.....	454 02	1,500 13	978 48	1,189 55
U. S. and National bank currency.....	17,970 00	13,301 00	14,843 00	14,058 00
Gold coin.....	8,327 30	8,222 50	8,137 00	9,562 40
Silver coin.....	1,678 70	1,770 45	1,413 00	2,429 10
Nickels and cents.....	214 35	188 60	203 61	229 97
Checks, cash items and internal revenue account.....	314 00	366 75	229 90	369 00
Totals.....	\$527,263 90	\$539,587 42	\$523,220 11	\$559,102 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,355 75	13,362 98	14,239 97	13,308 84
Dividends unpaid.....			30 00	
Commercial deposits subject to check.....	104,434 70	96,216 31	70,610 39	93,131 81
Commercial certificates of deposit.....		61,492 77		58,879 39
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	295,088 01	312,015 36	321,640 61	336,782 70
Savings certificates of deposit.....	56,885 44		59,690 14	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$527,263 90	\$539,587 42	\$523,220 11	\$559,102 74

STATE BANKS OF MICHIGAN.

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No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

H. MAT. DOUBLEDAY, *President*; WM. LEHR, *Vice President*; CHAS. A. STANDIFORD, *Cashier*;
E. D. ALBERTSON, *Assistant Cashier*.DIRECTORS.—H. Mat. Doubleday, William Lehr, S. W. Holmes, I. E. Wells, J. F. Culp,
W. M. Albertson, Chas. A. Standiford.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$38,165 81	\$50,847 45	\$51,705 71	\$46,146 60
Bonds, mortgages and securities.....	6,325 00	6,125 00	6,125 00	6,125 00
Premiums paid on bonds.....				
Overdrafts.....	6,203 68	8,647 13	2,208 76	2,605 68
Banking house.....				
Furniture and fixtures.....	275 00	275 00	300 00	300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	5,533 81	2,686 94	4,888 38	3,916 87
Exchange for clearing house.....				
U. S. and National bank currency.....	907 00	1,679 00	1,839 00	931 00
Gold coin.....	1,582 50	1,102 50	1,532 50	1,057 50
Silver coin.....	648 40	479 20	297 65	761 25
Nickels and cents.....	65 27	37 24	55 24	56 13
Checks, cash items and internal revenue account	392 02	276 82	2,159 56	467 28
Totals.....	\$60,098 49	\$72,156 28	\$71,111 80	\$62,457 31
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....			500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	413 52	563 96	480 89	725 57
Dividends unpaid.....				
Commercial deposits subject to check.....	10,193 49	16,879 35	14,005 87	9,554 64
Commercial certificates of deposit.....	34,276 92	37,995 64	41,125 24	33,036 29
Due to banks and bankers.....	214 56	1,717 33		1,640 81
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				2,000 00
Bills payable.....				
Totals.....	\$60,098 49	\$72,156 28	\$71,111 80	\$62,457 31

STATE BANKING DEPARTMENT.

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; C. B. CHARLES, *Cashier*.

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, John E. Sebring, Emma C. McNitt, C. B. Charles, Wm. H. Chapman, Rebecca Fansnaugh, Mrs. Charles Dellaven.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$62,164 77	\$61,444 65	\$63,086 56	\$56,168 23
Bonds, mortgages and securities.....	53,353 21	55,824 21	66,885 46	65,314 74
Premiums paid on bonds.....	155 00	150 00	150 00	151 00
Overdrafts.....		486 66	376 87	513 23
Banking house.....				
Furniture and fixtures.....	200 00	200 00	200 00	200 00
Other real estate.....	1,510 00	1,510 00	1,510 00	1,510 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	46,932 20	47,158 69	42,500 06	59,951 59
Exchange for clearing house.....	500 00	607 64	651 36	4 23
U. S. and National bank currency.....	5,297 00	6,100 00	3,080 00	2,983 00
Gold coin	999 00	1,199 00	999 00	449 00
Silver coin	671 25	1,430 00	1,370 00	1,920 00
Nickels and cents.....	85 20	78 24	60 24	7 69
Checks, cash items and internal revenue account.....				
Totals.....	\$171,867 63	\$176,189 09	\$180,849 55	\$189,172 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,115 00	2,115 00	2,350 00	2,350 00
Undivided profits, less current expenses, interest and taxes paid.....	1,242 43	2,292 87	683 06	2,061 19
Dividends unpaid.....				
Commercial deposits subject to check.....	39,550 66	49,008 20	53,940 32	54,462 14
Commercial certificates of deposit.....	15,684 56	7,438 00	9,807 08	7,239 57
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	4,439 16	4,861 14	5,113 55	5,344 48
Savings certificates of deposit.....	83,835 82	85,473 88	83,955 54	92,715 33
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$171,867 63	\$176,189 09	\$180,849 55	\$189,172 71

STATE BANKS OF MICHIGAN.

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No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; J. M. WARD, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.

DIRECTORS.—Willard H. Eldred, F. R. Kingman, Joseph M. Ward, Nelson Eldred, Howard Morley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$347,530 03	\$367,905 89	\$348,045 30	\$351,245 90
Bonds, mortgages and securities.....	189,100 06	181,510 06	179,333 06	182,220 06
Premiums paid on bonds.....				
Overdrafts.....	6,330 01	7,090 07	5,236 35	6,468 27
Banking house.....				
Furniture and fixtures.....	3,900 00	4,275 00	4,275 00	4,275 00
Other real estate.....	4,424 82	9,424 82	16,224 82	13,116 82
Due from other banks and bankers (not reserve cities).....	5,395 96	744 53	1,421 36	3,368 74
Due from banks in reserve cities.....	167,228 28	168,847 49	171,214 78	80,152 63
Exchange for clearing house.....	1,882 62	3,262 81		
U. S. and National bank currency.....	37,979 00	51,031 00	45,203 00	42,814 00
Gold coin.....	11,585 00	14,190 00	19,190 00	23,440 00
Silver coin.....	2,544 70	2,807 10	1,041 30	2,052 75
Nickels and cents.....	295 85	250 92	293 14	282 56
Checks, cash items and internal revenue account.....	1,402 76	2,762 17	2,918 21	3,392 59
Totals.....	\$1,279,599 07	\$1,314,101 86	\$1,294,996 30	\$1,312,829 32
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	55,000 00	55,000 00	55,000 00	55,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,146 78	22,027 12	6,502 16	6,290 50
Dividends unpaid.....				
Commercial deposits subject to check.....	181,804 18	184,415 60	200,061 05	240,205 91
Commercial certificates of deposit.....	21,466 31	24,275 45	21,677 90	19,789 74
Due to banks and bankers.....		1,103 77	2,197 59	222 96
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	957,181 80	977,279 92	959,557 60	941,320 21
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,279,599 07	\$1,314,101 86	\$1,294,996 30	\$1,312,829 32

STATE BANKING DEPARTMENT.

No. 178.

MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

FRANK TURNER, *President*; AMBROSE M. MINTY, *Vice President*; SCOTT FIELD, *Cashier*; FRED WELLS, *Assistant Cashier*.

DIRECTORS.—Scott Field, Peter Hoffmaster, A. M. Minty, Frank Turner, Isaac Amberg.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$121,928 14	\$139,085 79	\$140,979 54	\$167,005 63
Bonds, mortgages and securities.....	223,493 75	223,030 26	221,192 28	235,127 82
Premiums paid on bonds.....				
Overdrafts.....	4,304 41	5,158 02	6,693 11	5,116 83
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00		
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	418 71	352 83	1,067 97	215 31
Due from banks in reserve cities.....	76,905 76	55,366 02	56,248 69	36,716 31
Exchange for clearing house.....				
U. S. and National bank currency.....	7,871 00	20,586 00	23,600 00	12,868 00
Gold coin.....	6,545 00	7,260 00	9,660 00	9,467 50
Silver coin.....	1,536 00	1,645 00	1,203 00	2,448 00
Nickels and cents.....	134 47	99 11	130 39	93 61
Checks, cash items and internal revenue account.....	1,957 46	245 90	737 21	418 83
Totals.....	\$446,589 70	\$454,337 93	\$461,512 19	\$469,477 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,500 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	5,814 20	8,456 86	3,914 60	6,970 93
Dividends unpaid.....				
Commercial deposits subject to check.....	86,033 77	83,380 15	78,833 94	83,114 98
Commercial certificates of deposit.....	28,547 91	22,691 41	19,697 85	35,589 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	271,193 82	284,809 51	303,565 80	288,302 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$446,589 70	\$454,337 93	\$461,512 19	\$469,477 84

STATE BANKS OF MICHIGAN.

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No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

GEO. H. YOUNG, *President*; J. WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.DIRECTORS.—George H. Young, A. McDonnell, Justin Wentworth, Alvin Peter,
F. B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$809,249 35	\$850,950 14	\$821,990 80	\$631,370 58
Bonds, mortgages and securities.....	396,586 39	414,288 84	457,406 06	575,462 57
Premiums paid on bonds.....	9,128 61	11,736 37	11,736 37	13,041 41
Overdrafts.....	1,251 35	4,812 98	2,636 81	1,580 49
Banking house.....				
Furniture and fixtures.....	7,800 00	7,800 00	7,800 00	7,800 00
Other real estate.....	9,900 00	9,900 00	9,900 00	9,900 00
Due from other banks and bankers (not reserve cities).....	1,777 57	4,552 09	2,588 00	1,122 09
Due from banks in reserve cities.....	308,663 46	294,003 13	249,114 14	383,840 80
Exchange for clearing house.....	4,212 88	3,587 71	1,544 79	1,248 80
U. S. and National bank currency.....	44,951 00	50,713 00	56,860 00	76,231 00
Gold coin.....	50,747 50	53,975 00	51,780 00	42,635 00
Silver coin.....	12,397 45	9,310 40	7,673 55	12,625 25
Nickels and cents.....	479 22	856 23	657 29	182 81
Checks, cash items and internal revenue account.....	941 67	1,143 83	4,179 30	2,031 26
Totals.....	\$1,658,086 45	\$1,717,629 72	\$1,685,867 11	\$1,759,272 06
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	17,517 11	28,632 37	29,623 29	26,495 34
Dividends unpaid.....				
Commercial deposits subject to check.....	323,551 25	321,915 73	249,664 77	360,203 51
Commercial certificates of deposit.....	316,916 04	305,919 17	323,116 45	275,955 09
Due to banks and bankers.....	13,673 04	15,129 26	21,200 05	6,738 89
Certified checks.....	1,317 71	873 96	766 05	3,439 75
Cashier's checks outstanding.....				
Savings deposits.....	785,111 30	845,159 23	861,406 50	886,439 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,658,086 45	\$1,717,629 72	\$1,685,867 11	\$1,759,272 06

STATE BANKING DEPARTMENT.

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*;
JOHN MULHOLLAND, *Treasurer*.

DIRECTORS.—John Mulholland, N. A. Eddy, H. M. Gillett, G. Henry Shearer, Thomas Cranage,
Gustave Hine, Fred T. Norris.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$423,042 09	\$444,198 10	\$433,934 39	\$497,077 31
Bonds, mortgages and securities.....	63,378 57	62,250 57	56,665 08	57,893 63
Premiums paid on bonds.....				
Overdrafts.....	30 40	40 25	93 48	249 08
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	11,145 79	11,145 79	15,706 28	15,706 28
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	93,905 87	142,021 21	192,550 20	100,183 67
Exchange for clearing house.....	219 99	890 97	5,621 17	1,731 43
U. S. and National bank currency.....	21,621 00	27,068 00	27,556 00	29,894 00
Gold coin.....	10,525 00	9,265 00	9,680 00	9,270 00
Silver coin.....	1,802 90	1,282 35	1,474 25	1,381 80
Nickels and cents.....	90 50	145 33	96 19	101 12
Checks, cash items and internal revenue account.....				
Totals.....	\$625,762 11	\$698,316 57	\$743,377 04	\$713,488 32
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,189 95	11,872 31	7,451 97	13,868 62
Dividends unpaid.....				
Commercial deposits subject to check.....	71,321 95	84,484 61	104,069 14	73,749 01
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	500 00	500 00	500 00	
Cashier's checks outstanding.....				
Savings deposits.....	442,812 30	492,535 17	519,893 92	507,083 88
Savings certificates of deposit.....	28,137 91	33,924 48	36,462 01	43,786 81
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$625,762 11	\$698,316 57	\$743,377 04	\$713,488 32

STATE BANKS OF MICHIGAN.

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No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice President*; J. R. WATROUS, *Cashier*.DIRECTORS.—Chas. C. Whitney, Thomas A. E. Weadock, C. R. Hawley, Geo. Penniman,
C. C. Barker, Benjamin Boutell, Robert C. Bialy, John C. Weadock, J. R. Watrous.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$413,097 99	\$423,875 84	\$428,013 36	\$392,369 00
Bonds, mortgages and securities.....	26,500 00	26,500 00	26,500 00	38,500 00
Premiums paid on bonds.....				
Overdrafts.....	545 19	1,275 76	2,287 66	1,080 66
Banking house				
Furniture and fixtures.....	6,434 92	6,434 92	6,434 92	6,434 92
Other real estate.....	3,984 79	3,984 79	3,984 79	3,984 79
Due from other banks and bankers (not reserve cities).....	2,203 97	1,525 45	2,194 48	7,986 71
Due from banks in reserve cities.....	71,274 87	21,624 51	29,996 24	21,255 76
Exchange for clearing house.....	3,227 19	2,148 25	2,079 19	5,071 55
U. S. and National bank currency.....	18,589 00	23,729 00	10,642 00	47,089 00
Gold coin.....	11,002 50	5,135 00	3,162 50	16,252 50
Silver coin.....	6,996 55	7,363 69	4,916 20	4,592 00
Nickels and cents.....	195 50	237 44	299 03	135 36
Checks, cash items and internal revenue account	1,821 20	2,317 80	1,025 61	215 64
Totals.....	\$565,873 67	\$526,152 45	\$521,535 98	\$544,877 98
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,296 99	6,636 58	11,596 68	6,812 64
Dividends unpaid.....				
Commercial deposits subject to check.....	330,824 06	278,605 84	246,665 09	281,563 47
Commercial certificates of deposit.....	15,908 58	11,406 76	1,892 51	11,406 71
Due to banks and bankers.....				
Certified checks.....			100 60	25 00
Cashier's checks outstanding				
Savings deposits.....	95,655 23	103,801 76	123,046 53	115,380 50
Savings certificates of deposit.....	18,188 81	24,701 51	27,234 57	28,689 57
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$565,873 67	\$526,152 45	\$521,535 98	\$544,877 98

STATE BANKING DEPARTMENT.

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; CHAS. S. FELCH, *Cashier*.

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, H. L. Page, W. P. Hetherington, E. E. Fales, F. P. Hammon.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$85,204 06	\$91,046 93	\$80,100 64	\$83,784 00
Bonds, mortgages and securities.....	7,224 00	7,500 00	7,879 00	8,770 00
Premiums paid on bonds.....				
Overdrafts.....	554 77	685 75	1,310 75	1,131 65
Banking house.....	7,875 67	7,875 67	7,875 67	7,875 67
Furniture and fixtures.....	1,550 00	1,550 00	1,550 00	1,550 00
Other real estate.....	5,594 58	5,594 58	5,594 58	5,594 58
Due from other banks and bankers (not reserve cities).....	3,029 92	1,923 89	3,050 70	6,511 87
Due from banks in reserve cities.....	17,790 17	5,070 00	8,431 79	9,415 93
Exchange for clearing house.....				
U. S. and National bank currency.....	4,312 00	5,235 00	4,367 00	3,204 00
Gold coin.....	1,366 00	1,891 00	1,816 00	2,121 00
Silver coin.....	677 55	1,756 85	1,296 25	592 70
Nickels and cents.....	131 68	124 37	126 39	57 59
Checks, cash items and internal revenue account	573 71	3,034 44	1,207 62	2,018 61
Totals.....	\$135,684 11	\$133,288 48	\$133,597 39	\$132,687 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,393 98	3,751 65	1,655 94	1,674 49
Dividends unpaid.....				
Commercial deposits subject to check.....	27,964 16	18,536 67	21,681 22	19,454 27
Commercial certificates of deposit.....	251 72	251 72	251 72	251 72
Due to banks and bankers.....	714 35	292 04	48 31	418 86
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,330 77	15,245 36	16,083 40	16,701 15
Savings certificates of deposit.....	60,229 13	65,211 04	63,876 80	64,187 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,844 11	\$133,288 48	\$133,597 39	\$132,687 60

STATE BANKS OF MICHIGAN.

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No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;
W. L. CUSSEY, *Assistant Cashier*.

DIRECTORS.—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed,
Charles Eddy, Loren C. Fales, John Greenop, W. H. Locke, G. M. Spencer,
Geo. Hoppough, A. A. Palmer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$129,068 07	\$117,066 54	\$117,785 35	\$116,928 30
Bonds, mortgages and securities.....	22,985 10	24,877 12	24,652 12	25,302 12
Premiums paid on bonds.....				
Overdrafts.....	1,032 70	1,354 28	615 90	1,662 66
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,750 00	2,750 00	2,750 00	2,750 00
Other real estate.....	1,707 10	1,701 10	1,701 10	1,694 05
Due from other banks and bankers (not reserve cities).....	2,678 74	704 53		1,447 50
Due from banks in reserve cities.....	9,014 64	8,677 44	13,828 62	18,069 56
Exchange for clearing house.....				
U. S. and National bank currency.....	2,461 00	3,786 00	5,591 00	1,966 00
Gold coin.....	4,104 50	3,069 50	3,477 00	3,402 00
Silver coin.....	1,820 25	1,849 15	797 50	1,530 60
Nickels and cents.....	7 84	14 21	217 25	90 62
Checks, cash items and internal revenue account.....	660 39	430 63	1,121 32	978 50
Totals.....	\$186,290 33	\$174,280 50	\$180,517 25	\$183,951 97
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	519 50	241 90	367 14	1,731 67
Dividends unpaid.....	16 00	16 00	16 00	16 00
Commercial deposits subject to check.....	25,920 18	17,631 62	18,060 33	24,307 90
Commercial certificates of deposit.....	2,469 50	2,469 50	2,169 50	2,124 50
Due to banks and bankers.....				9 35
Certified checks.....			50 00	
Cashier's checks outstanding.....				
Savings deposits.....	13,602 30	15,094 68	16,644 55	15,804 45
Savings certificates of deposit.....	101,762 85	96,926 80	96,209 73	97,663 10
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals.....	\$186,290 33	\$174,280 50	\$180,517 25	\$183,951 97

STATE BANKING DEPARTMENT.

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

I. W. CONKEY, *President*; H. D. POOL, *Vice President*; WM. RUPP, JR., *Cashier*.DIRECTORS.—I. W. Conkey, H. D. Pool, Wm. Rupp, Jr., B. M. Nowlen, Geo. M. Valentine,
J. H. Lee, Lewis Southerland, S. L. VanCamp, Mason B. Wells.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$34,766 56	\$47,921 96	\$52,631 05	\$63,722 06
Bonds, mortgages and securities.....	7,688 50	22,912 50	25,382 50	32,174 38
Premiums paid on bonds.....				
Overdrafts.....		192 09	66 36	55 23
Banking house.....				
Furniture and fixtures.....	1,950 86	2,006 53	2,125 68	2,125 68
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		66 00		
Current expenses.....	1,479 60	573 88	584 74	
Due from banks in reserve cities.....	33,596 44	26,524 78	57,840 19	58,690 25
Exchange for clearing house.....	2,701 34	3,200 28	863 40	184 79
U. S. and National bank currency.....	7,061 00	11,272 00	10,650 00	7,856 00
Gold coin.....	2,880 00	2,880 00	3,050 00	3,485 00
Silver coin.....	2,293 90	2,000 50	763 65	3,003 15
Nickels and cents.....	125 96	120 50	107 32	56 78
Checks, cash items and internal revenue account	578 00	580 00	712 00	711 00
Totals.....	\$95,122 16	\$120,251 62	\$154,776 89	\$172,064 31
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	792 91			569 17
Dividends unpaid.....				
Commercial deposits subject to check.....	31,219 68	50,157 43	71,867 41	69,166 08
Commercial certificates of deposit.....	12,836 33	20,094 19	32,612 21	51,479 04
Due to banks and bankers.....	273 24		297 27	850 02
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$95,122 16	\$120,251 62	\$154,776 89	\$172,064 31

No. 220.

CITIZENS' STATE BANK, BENTON HARBOR.

Organized January 17, 1900.

FRED E. LEE, *President*; C. M. EDICK, *Vice President*; H. D. HOPKINS, *Cashier*;
R. E. LEE, *Assistant Cashier*.

DIRECTORS.—Fred E. Lee, C. M. Edick, J. O. Becraft, Geo. B. Thayer, R. E. Lee,
T. L. Wilkinson, John Schaller, Solon Cutler, H. D. Hopkins.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$33,013 02	\$61,917 85	\$70,986 88	\$137,891 02
Bonds, mortgages and securities	6,500 00	6,500 00	18,000 00	18,000 00
Premiums paid on bonds.....				
Overdrafts.....	501 52	109 63	383 78	134 40
Banking house.....				
Furniture and fixtures.....	4,651 75	4,681 07	4,681 07	4,681 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			497 78	46 82
Current expenses.....	1,578 74	3,031 58	4,386 90	
Due from banks in reserve cities.....	28,262 96	22,583 03	28,360 95	39,336 58
Exchange for clearing house.....	298 16	830 32	1,156 43	656 13
U. S. and National bank currency.....	5,163 00	7,996 00	6,050 00	10,116 00
Gold coin.....	2,645 00	2,825 00	5,545 00	5,240 00
Silver coin.....	1,861 30	2,086 70	1,856 45	2,824 95
Nickels and cents.....	37 30	140 66	82 02	266 68
Checks, cash items and internal revenue account	201 30	273 04	337 82	414 56
Totals.....	\$84,709 05	\$112,974 98	\$142,325 08	\$219,608 21
Liabilities.				
Capital stock paid in.....	\$11,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less losses, current expenses, interest and taxes paid.....		1,262 94	2,512 41	55 31
Dividends unpaid.....				
Commercial deposits subject to check.....	26,460 30	40,665 52	51,186 63	105,448 51
Commercial certificates of deposit.....	14,763 03	12,712 13	3,424 42	5,209 93
Due to banks and bankers.....	119 72	380 14	12,000 00	
Certified checks.....		500 00	500 00	
Cashier's checks outstanding				
Savings deposits.....		572 85	2,299 38	2,460 48
Savings certificates of deposit.....	2,366 00	6,881 40	20,402 24	51,433 98
Notes and bills rediscounted.....				
Bills payable.....				5,000 00
Totals.....	\$84,709 05	\$112,974 98	\$142,325 08	\$219,608 21

STATE BANKING DEPARTMENT.

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHARLES FOSTER, *Cashier*;
JOHN J. KINNEY, *Teller*.DIRECTORS.—R. M. Jones, W. P. Robbins, A. Plummer, O. B. Hipp, Edward Brant,
R. H. Sherwood, John Robinson, William Stewart, A. J. Kidd.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$364,153 42	\$421,405 56	\$414,885 61	\$371,616 08
Bonds, mortgages and securities.....	69,208 00	75,108 00	75,708 00	74,520 10
Premiums paid on bonds.....	1,026 25	1,686 25	1,686 25	1,665 25
Overdrafts.....	1,172 55	361 49	1,448 83	350 80
Banking house.....	4,620 54	5,020 54	5,020 54	5,020 54
Furniture and fixtures.....	3,410 55	3,410 55	3,410 55	3,410 55
Other real estate.....	2,192 51	1,800 00	1,800 00	1,800 00
Due from other banks and bankers (not reserve cities).....	6,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities.....	147,213 98	117,154 73	322,415 85	251,571 35
Exchange for clearing house.....				
U. S. and National bank currency.....	27,380 00	45,963 00	39,540 00	31,706 00
Gold coin.....	12,920 00	13,115 00	13,112 50	21,200 00
Silver coin.....	4,337 50	5,867 50	7,446 50	5,811 50
Nickels and cents.....	567 95	870 18	520 28	499 25
Checks, cash items and internal revenue account	1,348 64	2,249 33	2,600 37	4,110 60
Totals.....	\$645,551 89	\$706,012 13	\$901,595 28	\$785,282 02
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	52,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,718 79	4,989 36	8,125 39	13,575 19
Dividends unpaid.....				
Commercial deposits subject to check.....	323,591 20	337,022 38	486,709 94	331,088 81
Commercial certificates of deposit.....	49,449 91	52,159 50	50,754 89	57,045 56
Due to banks and bankers.....	3,957 13	726 99	606 14	1,456 65
Certified checks.....	1,450 00	48 00	804 86	661 58
Cashier's checks outstanding.....	18 00	360 00	2 00	
Savings deposits.....	20,425 11	29,217 75	43,880 67	68,256 72
Savings certificates of deposit.....	135,941 75	131,488 15	151,711 39	163,197 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$645,551 89	\$706,012 13	\$901,595 28	\$785,282 02

STATE BANKS OF MICHIGAN.

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No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

GEORGE F. FORD, *President*; WILLIAM ROTHFUSS, *Vice President*; CHAS. B. PHILLIPS, JR., *Cashier*; SAMUEL O. ROTHFUSS, *Assistant Cashier*.

DIRECTORS.—Chas. B. Phillips, Jr., George F. Ford, Adam Dreher, H. B. Hathaway, P. T. Davenport, Wm. Rothfuss, Samuel O. Rothfuss.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$79,996 20	\$74,760 21	\$90,204 64	\$96,764 20
Bonds, mortgages and securities.....	34,255 00	35,900 25	33,243 00	35,243 00
Premiums paid on bonds.....				
Overdrafts.....	199 87	146 32	50 41	244 66
Banking house.....	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	32,102 18	55,273 30	47,751 83	25,055 26
Exchange for clearing house.....				
U. S. and National bank currency.....	6,492 00	7,332 00	6,561 00	5,720 00
Gold coin.....	2,000 00	2,050 00	2,040 00	2,517 50
Silver coin.....	422 10	642 45	493 00	903 00
Nickels and cents.....	100 81	10 94	114 17	52 52
Checks, cash items and internal revenue account	2,493 41	1,913 00	1,893 97	1,410 98
Totals.....	\$165,811 57	\$185,778 47	\$180,102 02	\$175,661 12
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,614 40	2,417 62	970 89	883 41
Dividends unpaid.....				
Commercial deposits subject to check.....	17,204 20	16,754 75	17,902 65	16,160 06
Commercial certificates of deposit.....	42,867 57	51,332 02	39,651 53	45,838 36
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	81,125 40	92,274 08	98,076 95	89,279 29
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$165,811 57	\$185,778 47	\$180,102 02	\$175,661 12

STATE BANKING DEPARTMENT.

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

RUSSELL C. CARTER, *President*; AMAZIAH D. ELLIS, *Vice President*; WEBSTER C. JIPSON, *Cashier*.

DIRECTORS.—Russel C. Carter, Webster C. Jipson, Cora A. Jipson, Amaziah D. Ellis, Charles E. Howland, James C. Holt, William F. Rodgers.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$64,309 05	\$40,733 96	\$47,006 29	\$70,948 42
Bonds, mortgages and securities.....	59,928 17	61,292 92	79,377 92	88,883 12
Premiums paid on bonds.....				
Overdrafts.....	54 91	171 39	76 36	131 07
Banking house.....	5,416 85	5,416 85	5,416 85	5,416 85
Furniture and fixtures.....	2,654 30	2,654 30	2,653 30	2,655 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	30,244 85	81,317 12	59,390 80	16,064 93
Exchange for clearing house.....			31 94	
U. S. and National bank currency.....	6,670 00	8,043 00	7,011 00	6,680 00
Gold coin.....	565 00	2,000 00	2,445 00	1,100 00
Silver coin.....	870 90	440 00	319 00	330 00
Nickels and cents.....	97 28	349 63	30 79	170 66
Checks, cash items and internal revenue account.....	609 17	1,243 52	167 74	1,854 23
Totals.....	\$180,450 48	\$203,662 69	\$203,926 99	\$194,234 43
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	412 91	556 77	834 82	1,720 07
Dividends unpaid.....				
Commercial deposits subject to check.....	23,213 42	16,736 09	16,663 96	16,211 02
Commercial certificates of deposit.....	95,409 85		96,702 16	
Due to banks and bankers.....			83 17	13 33
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	36,414 30	64,621 18	64,642 88	71,568 33
Savings certificates of deposit.....		96,748 65		79,721 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$180,450 48	\$203,662 69	\$203,926 99	\$194,234 43

STATE BANKS OF MICHIGAN.

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No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

J. B. CRAWFORD, *President*; W. O. WATSON, *Vice President*; ALF. F. CRAWFORD, *Cashier*;
THOS. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young,
C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$27,781 71	\$28,347 45	\$28,531 26	\$29,598 64
Bonds, mortgages and securities.....	8,523 50	10,313 50	10,263 50	13,618 50
Premiums paid on bonds.....				
Overdrafts.....	441 55	398 35	154 17	106 64
Banking house.....	959 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	586 07	586 07	776 07	776 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,062 32	1,250 81	863 29	192 57
Due from banks in reserve cities.....	486 06	3,109 03	7,790 80	2,496 24
Exchange for clearing house.....				
U. S. and National bank currency.....	781 00	2,245 00	223 00	2,723 00
Gold coin.....	552 50	202 50	80 00	615 00
Silver coin.....	543 70	258 50	75 25	283 30
Nickels and cents.....	70 85	3 06	11 13	35 39
Checks, cash items and internal revenue account	67 39	113 19	31 73	223 39
Totals.....	\$41,856 05	\$48,046 86	\$50,019 60	\$51,888 14
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,800 00	1,800 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,154 98	1,477 68	144 78	1,854 99
Dividends unpaid.....				
Commercial deposits subject to check.....	5,878 97	8,157 48	9,949 29	5,561 55
Commercial certificates of deposit.....	18,022 10	21,611 70	22,425 53	27,171 60
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$41,856 05	\$48,046 86	\$50,019 60	\$51,888 14

STATE BANKING DEPARTMENT.

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

B. R. NOBLE, *President*; JAMES L. BURDICK, *Vice President*; CHARLES NOBLE, *Cashier*.

DIRECTORS.—B. R. Noble, J. L. Benedict, Chas. Noble, Fred J. Burdick, John P. Niggeman, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$57,044 14	\$60,650 09	\$66,792 91	\$66,932 00
Bonds, mortgages and securities.....	3,511 63	4,046 13	4,153 13	5,155 24
Premiums paid on bonds.....				
Overdrafts.....	10 56	77 53	281 06	170 36
Banking house.....	1,619 04	1,619 04	1,619 04	1,619 04
Furniture and fixtures.....	1,636 75	1,636 75	1,636 75	1,636 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		125 16		1,250 66
Due from banks in reserve cities.....	15,351 25	13,598 71	10,478 50	11,700 40
Exchange for clearing house.....				
U. S. and National bank currency.....	2,206 00	4,433 00	2,218 00	2,968 00
Gold coin.....	3,050 00	3,140 00	2,080 00	2,465 00
Silver coin.....	222 50	329 10	498 70	571 10
Nickels and cents.....	81 19	66 91	67 45	72 57
Checks, cash items and internal revenue account.....	329 06	367 17	1,627 37	438 32
Totals.....	\$85,062 12	\$90,089 59	\$91,452 90	\$94,979 44
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	330 00	500 00	500 00	750 00
Undivided profits, less current expenses, interest and taxes paid.....	1,444 29	468 95	1,319 16	456 47
Dividends unpaid.....				
Commercial deposits subject to check.....	27,644 86	30,223 06	20,799 85	18,381 01
Commercial certificates of deposit.....	35,642 97	38,897 58	48,833 89	53,473 25
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				1,919 71
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$85,062 12	\$90,089 59	\$91,452 90	\$94,979 44

STATE BANKS OF MICHIGAN.

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No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President*; JOHN P. KEESLAR, *Vice President*; JACKSON S. SHENEMAN, *Second Vice President*; F. ERNEST SHAFFMASTER, *Cashier*.

DIRECTORS.—J. B. Keeslar, J. S. Sheneman, Henry P. Mowry, C. J. Holmes, Marshall F. Smith, Wm. Mallow, S. L. Hagenbaugh.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$18,882 46	\$20,414 12	\$20,878 09	\$24,484 86
Bonds, mortgages and securities.....	7,447 24	6,415 00	6,305 00	6,510 00
Premiums paid on bonds.....				
Overdrafts.....	118 23	55 00	15	66 49
Banking house.....	1,727 10	1,727 10	1,727 10	1,383 10
Furniture and fixtures.....	1,383 10	1,383 10	1,383 10	1,727 10
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	8,160 29	10,300 95	8,622 10	6,323 75
Exchange for clearing house.....				
U. S. and National bank currency.....	2,392 00	4,273 00	2,679 00	1,900 00
Gold coin.....	712 50	695 00	1,390 00	1,085 00
Silver coin.....	710 60	538 85	740 00	152 65
Nickels and cents.....	23 03	31 21	26 96	6 10
Checks, cash items and internal revenue account	128 76	71 80	68 71	38 61
Totals.....	\$41,685 31	\$45,914 13	\$43,820 21	\$43,677 66
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	110 00	110 00	110 00	100 00
Undivided profits, less current expenses, interest and taxes paid.....	34 92	287 85	433 69	683 25
Dividends unpaid.....	20 00			
Commercial deposits subject to check.....	13,499 26	15,294 43	14,137 89	15,462 36
Commercial certificates of deposit.....	13,021 13	15,221 85	14,138 63	12,432 05
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$41,685 31	\$45,914 13	\$43,820 21	\$43,677 66

STATE BANKING DEPARTMENT.

No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

F. J. COBBS, *President*; S. W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—Wm. F. McAule, S. W. Kramer, John Mansfield, W. W. Mitchell, Frank J. Cobbs, W. W. Cummer, D. F. Diggins.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$404,450 83	\$393,904 41	\$326,341 36	\$326,135 47
Bonds, mortgages and securities.....	91,031 35	90,171 35	89,460 98	86,675 98
Premiums paid on bonds.....	775 00	775 00	775 00	775 00
Overdrafts.....	401 82	347 88	365 02	290 04
Banking house.....	2,800 00	2,800 00	2,800 00	2,800 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....			120 37	120 37
Due from other banks and bankers (not reserve cities).....	10,000 00			
Due from banks in reserve cities.....	43,725 01	25,060 37	59,044 17	32,247 94
Exchange for clearing house.....				
U. S and National bank currency.....	26,511 00	27,673 00	25,063 00	29,255 00
Gold coin.....	6,282 50	4,335 00	6,515 00	6,175 00
Silver coin.....	2,261 90	1,876 45	1,584 85	1,225 80
Nickels and cents.....	238 41	160 21	222 55	186 50
Checks, cash items and internal revenue account	2,392 88	2,851 36	2,192 67	1,073 27
Totals.....	\$501,870 70	\$550,955 03	\$515,484 97	\$487,960 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	22,500 00	22,500 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,090 58	8,401 81	6,460 59	7,974 94
Dividends unpaid.....				
Commercial deposits subject to check.....	201,311 64	155,259 26	146,203 76	123,644 29
Commercial certificates of deposit.....	215,907 20	223,248 99	206,227 37	192,822 60
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	95,061 28	91,544 97	81,593 25	88,518 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$501,870 70	\$550,955 03	\$515,484 97	\$487,960 37

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; PETER RUPPE, JR., *Vice President*; STEPHEN PAULL, *Cashier*.DIRECTORS.—W. A. Childs, C. W. Niles, P. Ruppe, Jr., John Duncan, Chas. Briggs,
Paul P. Roehm, E. M. Leiblein.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec 13.
Loans and discounts.....	\$513,447 13	\$587,315 19	\$486,713 29	\$519,462 08
Bonds, mortgages and securities.....	103,500 00	98,500 00	211,350 06	199,398 35
Premiums paid on bonds.....	824 32	574 32	174 32	174 32
Overdrafts.....	716 51	1,589 82	1,014 38	1,189 62
Banking house.....				
Furniture and fixtures.....	5,574 00	5,574 00	5,574 00	5,574 00
Other real estate.....	9,472 19	9,472 19	12,972 19	12,972 19
Due from other banks and bankers (not reserve cities).....	1,986 02	6,460 43	2,129 01	7,713 28
Due from banks in reserve cities.....	384,086 89	302,486 58	293,940 91	196,918 64
Exchange for clearing house.....				
U. S. and National bank currency.....	101,093 00	87,871 00	97,998 00	43,913 00
Gold coin.....	49,050 00	47,100 00	45,680 00	56,300 00
Silver coin.....	4,295 90	4,990 90	5,965 55	6,748 75
Nickels and cents.....	1,113 12	632 25	270 13	626 76
-Checks, cash items and internal revenue account	1,039 40	3,944 29	1,532 64	3,763 84
Totals.....	\$1,276,198 48	\$1,166,510 97	\$1,165,324 48	\$1,064,754 83
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,336 10	13,452 79	9,564 42	11,299 59
Dividends unpaid.....	120 00		144 00	104 00
Commercial deposits subject to check.....	1,122,050 05	1,014,977 18	1,012,029 56	900,827 31
Commercial certificates of deposit.....	3,400 00	3,081 00	3,131 00	3,579 50
Due to banks and bankers.....	9,292 33		5,455 50	3,944 43
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,276,198 48	\$1,166,510 97	\$1,165,324 48	\$1,064,754 83

STATE BANKING DEPARTMENT.

No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

- A. D. BENNETT, *President*: R. MORRISON, JR., *Vice President and Cashier*;
R. N. WADE, *Assistant Cashier*.

DIRECTORS.—A. D. Bennett, E. J. Buck, Herbert C. Selgel, Walter Shearsmith, R. Morrison, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$29,614 25	\$31,386 08	\$44,286 73	\$46,745 23
Bonds, mortgages and securities.....	13,257 63	15,067 04	14,555 35	16,296 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,150 36	1,150 36	1,162 74	1,516 64
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,420 00	1,579 00	1,107 86	331 00
Due from banks in reserve cities.....	7,562 71	12,100 00	2,652 32	6,339 70
Exchange for clearing house.....				
U. S. and National bank currency.....	650 00	831 00	533 00	1,890 00
Gold coin.....	132 50	497 50	557 50	612 50
Silver coin.....	544 65	197 25	55 35	213 05
Nickels and cents.....	127 46	135 84	111 67	80 79
Checks, cash items and internal revenue account.....	223 95	717 55	412 03	275 40
Totals.....	\$54,683 51	\$63,662 22	\$65,434 55	\$74,300 31
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	200 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,072 92	1,352 18	156 73	1,252 04
Dividends unpaid.....	27 00	27 00	72 00	12 00
Commercial deposits subject to check.....	4,678 31	7,378 95	6,657 96	9,805 13
Commercial certificates of deposit.....	4,531 85	7,565 97	8,163 70	9,153 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	24,173 43	27,138 12	29,984 16	33,677 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$54,683 51	\$63,662 22	\$65,434 55	\$74,300 31

STATE BANKS OF MICHIGAN.

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No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; IRVIN MCCALL, *Vice President*; E. C. CUMMINGS, *Cashier*;
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Chas. Cross,
Ira Cummings, G. H. Patterson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$65,385 92	\$63,672 08	\$64,123 99	\$69,875 47
Bonds, mortgages and securities.....	46,138 42	46,282 96	47,136 96	48,727 50
Premiums paid on bonds.....				
Overdrafts.....	18 72	161 89	156 74	9 33
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	594 92	594 92	594 92	594 92
Due from other banks and bankers (not reserve cities).....	1,410 25	110 00	1,235 00	
Cash, short (items).....	3 64			
Due from banks in reserve cities.....	16,788 19	25,587 88	32,086 91	28,880 47
Exchange for clearing house.....				
U. S. and National bank currency.....	4,930 00	4,618 00	4,648 00	7,965 00
Gold coin.....	2,920 00	3,000 00	3,010 00	3,005 00
Silver coin.....	610 85	124 75	903 90	886 00
Nickels and cents.....	54 85	30 34	40 36	55 53
Checks, cash items and internal revenue account	1,735 40	1,679 63	1,648 34	391 42
Totals.....	\$146,791 16	\$152,012 45	\$161,787 12	\$166,590 64
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,204 09	6,542 80	6,874 92	8,706 99
Dividends unpaid.....				
Commercial deposits subject to check.....	27,226 07	27,830 27	25,916 93	30,274 60
Commercial certificates of deposit.....	78,361 00	82,639 38	93,995 27	92,809 05
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$146,791 16	\$152,012 45	\$161,787 12	\$166,590 64

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; ALLA M. NILES, *Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, Alla M. Niles.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$67,120 35	\$79,765 73	\$88,147 36	\$77,148 09
Bonds, mortgages and securities.....	6,117 06	5,782 49	5,983 49	6,915 02
Premiums paid on bonds.....				
Overdrafts.....	2,445 70	1,642 01	539 91	921 65
Banking house.....	2,972 35	2,972 35	2,972 35	3,058 00
Furniture and fixtures.....	1,531 66	1,553 56	1,553 56	1,553 56
Other real estate.....	1,010 66	1,010 66	1,010 66	987 43
Due from other banks and bankers (not reserve cities).....	958 27	119 33	930 93	368 68
Due from banks in reserve cities.....	5,210 62	9,475 06	3,905 69	5,090 45
Exchange for clearing house.....			493 30	
U. S. and National bank currency.....	289 00	3,284 00	1,006 00	2,902 00
Gold coin.....	695 00	980 00	2,002 50	942 50
Silver coin.....	238 50	144 90	188 10	124 40
Nickels and cents.....	15 50	4 06	33 59	2 22
Checks, cash items and internal revenue account	89 66	644 56	353 66	131 84
Totals.....	\$88,694 33	\$107,358 71	\$109,121 10	\$100,145 84
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,350 00	1,350 00	1,650 00	1,650 00
Undivided profits, less current expenses, interest and taxes paid.....	2,242 36	3,862 51	102 55	1,381 07
Dividends unpaid.....				
Commercial deposits subject to check.....	11,408 42	16,024 29	16,074 55	14,554 16
Commercial certificates of deposit.....	43,648 85		60,866 63	
Due to banks and bankers.....	44 70	115 38	427 37	4,954 08
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		56,006 53		47,606 53
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$88,694 33	\$107,358 71	\$109,121 10	\$100,145 84

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1890.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*.DIRECTORS.—E. T. Church, A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto,
Albert Murray, H. K. Jennings.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$23,553 15	\$20,653 15	\$18,353 15	\$17,313 92
Bonds, mortgages and securities.....	31,575 23	36,101 73	38,890 28	41,973 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,514 19	95 19	153 20	5,543 61
Due from banks in reserve cities.....	1,681 87	1,797 71	6,806 42	6,815 47
Exchange for clearing house.....				
U. S. and National bank currency.....		2,950 00	450 00	1,950 00
Gold coin.....	1,000 00	1,000 00	1,000 00	1,000 00
Silver coin.....		45 00	45 00	45 00
Nickels and cents.....		5 00	5 00	5 00
Checks, cash items and internal revenue account.....				
Totals.....	\$59,324 44	\$62,647 78	\$65,703 05	\$74,646 00
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				400 00
Undivided profits, less current expenses, interest and taxes paid.....	104 84	432 50	245 18	517 17
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	34,219 60	37,215 28	40,457 87	48,728 83
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$59,324 44	\$62,647 78	\$65,703 05	\$74,646 00

STATE BANKING DEPARTMENT.

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

WM. J. KNAPP, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*;
THEO. E. WOOD, *Assistant Cashier*.

DIRECTORS.—John R. Gates, Geo. P. Glazier, Wm. J. Knapp, H. M. Woods, Jas. L. Babcock,
Thos. S. Sears, William P. Schenk, V. D. Hindelang, Geo. W. Palmer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$39,981 27	\$105,945 86	\$111,804 21	\$117,527 18
Bonds, mortgages and securities.....	147,664 07	157,062 89	167,582 95	150,300 41
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,000 00	2,004 00	2,013 00	2,025 00
Other real estate.....	2,550 00	2,550 00	2,550 00	2,550 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	64,871 58	47,772 07	19,491 85	45,403 33
Exchange for clearing house.....	29 96	951 79	6,110 91	1,081 54
U. S. and National bank currency.....	5,078 00	6,169 00	4,674 00	5,461 00
Gold coin.....	4,080 00	4,210 00	4,535 00	5,160 00
Silver coin.....	1,346 00	1,277 75	795 75	1,889 00
Nickels and cents.....	232 35	280 80	303 17	317 68
Checks, cash items and internal revenue account.....	534 78	1,467 72	697 23	792 57
Totals.....	\$322,378 01	\$333,691 88	\$324,558 07	\$336,457 71
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	7,534 00	7,534 00	7,887 00	7,887 00
Undivided profits, less current expenses, interest and taxes paid.....	4,580 82	5,593 58	4,448 95	6,997 12
Dividends unpaid.....	356 00	431 00	456 00	456 00
Commercial deposits subject to check.....	36,225 96	40,815 52	34,604 62	45,016 46
Commercial certificates of deposit.....	77,304 83	78,673 19	76,866 38	66,839 23
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	36,559 68	42,069 23	41,638 92	48,634 67
Savings certificates of deposit.....	99,816 72	98,585 36	98,656 40	100,627 23
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$322,378 01	\$333,691 88	\$324,558 07	\$336,457 71

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President*; CHAS. H. KEMPF, *Vice President*; J. A. PALMER, *Cashier*;
GEO. A. BEGOLE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Charles H. Kempf, H. S. Holmes, C. Klein, R. S. Armstrong.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$61,703 81	\$60,392 50	\$61,529 05	\$70,877 38
Bonds, mortgages and securities.....	174,893 85	167,533 05	167,230 05	167,961 09
Premiums paid on bonds.....	398 75	398 75	398 75	398 75
Overdrafts.....	190 32	884 03	691 47	150 46
Banking house.....	4,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	21,542 74	11,806 23	11,806 23	11,730 00
Due from banks in reserve cities.....	31,738 35	26,437 64	33,641 92	38,444 80
U. S. bonds.....		4,500 00	4,500 00	4,500 00
U. S. and National bank currency.....	2,963 00	6,113 00	3,078 00	4,050 00
Gold coin.....	4,270 00	4,715 00	5,100 00	4,900 00
Silver coin.....	1,812 25	2,746 00	2,566 45	1,828 10
Nickels and cents.....	169 01	102 09	107 49	91 63
Checks, cash items and internal revenue account.....	286 83	239 54	283 80	170 20
Totals	\$309,969 01	\$295,867 83	\$300,931 21	\$315,102 41
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,447 81	4,100 42	3,512 58	3,523 92
Dividends unpaid.....			17 50	
Commercial deposits subject to check.....	59,088 50	41,100 72	40,367 87	47,813 52
Commercial certificates of deposit.....	12,297 80	10,840 30	16,440 30	17,890 30
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	176,589 15	182,480 64	182,247 21	186,378 92
Savings certificates of deposit.....	16,535 75	16,345 75	16,345 75	17,495 75
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$309,969 01	\$295,867 83	\$300,931 21	\$315,102 41

STATE BANKING DEPARTMENT.

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; ROLLIN H. JENNEY, *Vice President*; WM. WOLSEY, *2d Vice President*;
C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. H. Sutherland, Wm. Wolsey, C. W. Perry, R. H. Jenney, J. C. Rockafellow.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$71,333 54	\$55,534 61	\$53,806 22	\$57,727 00
Bonds, mortgages and securities.....	28,985 54	32,828 54	33,298 54	33,862 54
Premiums paid on bonds.....				
Overdrafts.....	178 65	941 93	943 70	72 62
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	138 24	32 80	97 69	78 29
Due from banks in reserve cities.....	19,848 66	32,349 39	27,728 89	37,094 05
Exchange for clearing house.....				
U. S and National bank currency.....	3,760 00	4,761 00	3,829 00	6,200 00
Gold coin.....	910 00	1,145 00	1,575 00	1,290 00
Silver coin.....	1,261 60	1,388 10	1,089 70	1,723 35
Nickels and cents.....	105 71	58 37	79 57	73 63
Checks, cash items and internal revenue account	2,381 24	569 18	668 57	2,031 98
Totals.....	\$135,603 18	\$136,308 92	\$129,876 88	\$146,853 46
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,841 17		1,112 14	1,768 95
Dividends unpaid.....		828 00		
Commercial deposits subject to check.....	41,488 11	46,031 41	42,455 82	50,623 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	35,813 26	37,657 14	31,868 51	31,962 91
Savings certificates of deposit.....	29,460 64	24,792 37	27,440 41	35,498 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$135,603 18	\$136,308 92	\$129,876 88	\$146,853 46

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*; C. T. GILBERT, *Cashier*.

DIRECTORS.—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clizbe, N. Baldwin.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$151,848 13	\$133,738 36	\$146,762 44	\$137,550 11
Bonds, mortgages and securities.....	150,786 28	148,659 11	149,787 03	149,965 02
Premiums paid on bonds.....				
Overdrafts.....	1,713 75	1,092 14	1,856 46	8,204 39
Banking house.....				
Furniture and fixtures.....	1,600 00	1,600 00	1,800 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		5,000 00		
Due from banks in reserve cities.....	36,388 26	64,625 38	32,720 52	56,149 42
Exchange for clearing house.....				773 00
U. S. and National bank currency.....	8,677 00	9,287 00	8,928 00	9,767 00
Gold coin.....	10,022 50	10,225 00	10,505 00	11,095 00
Silver coin.....	444 75	1,158 85	1,334 40	340 25
Nickels and cents.....	61 50	31 83	35 06	43 45
Checks, cash items and internal revenue account.....	1,274 00	403 87	2,374 00	
Totals.....	\$362,816 17	\$375,821 54	\$365,902 91	\$375,287 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,780 09	4,298 93	3,765 41	5,868 35
Dividends unpaid.....				
Commercial deposits subject to check.....	50,266 31	40,270 91	34,932 90	39,889 06
Commercial certificates of deposit.....	68,172 92	66,157 31	64,076 89	67,056 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	181,596 85	205,099 39	193,127 71	202,473 75
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$362,816 17	\$375,821 54	\$365,902 91	\$375,287 64

STATE BANKING DEPARTMENT.

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*.DIRECTORS.—W. D. Chapple, A. W. Reynolds, P. E. Chapple, C. Young, H. Erwin Dewey,
F. P. Dann, A. S. Wolcott.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$50,964 02	\$57,375 99	\$90,400 29	\$50,166 60
Bonds, mortgages and securities.....	41,778 50	42,203 50	44,203 50	48,277 50
Premiums paid on bonds.....	1,487 32	1,352 32	1,352 32	1,327 32
Overdrafts.....	239 76	753 47	364 12	62 94
Banking house.....	2,175 00	2,175 00	2,875 00	2,875 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	26,101 69	31,496 69	22,125 92	23,167 92
Exchange for clearing house.....				
U. S. and National bank currency.....	5,150 00	6,500 00	5,000 00	4,600 00
Gold coin.....	1,540 00	1,920 00	2,200 00	2,830 00
Silver coin.....	526 00	462 00	479 00	340 00
Nickels and cents.....	18 26	24 68	37 77	13 83
Checks, cash items and internal revenue account.....	30 70	299 31	64 08	370 00
Totals.....	\$131,711 25	\$146,262 96	\$140,802 00	\$135,731 11
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,600 00	3,600 00	3,800 00	3,800 00
Undivided profits, less current expenses, interest and taxes paid.....	107 38	1,807 32	140 30	674 59
Dividends unpaid.....	30 00	30 00	105 00	105 00
Commercial deposits subject to check.....	17,634 84	21,542 02	19,208 10	20,944 74
Commercial certificates of deposit.....	75,339 03	84,283 02	82,548 60	75,206 78
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,711 25	\$146,262 96	\$140,802 00	\$135,731 11

STATE BANKS OF MICHIGAN.

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No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

JOHN H. JONES, *President*; SAMUEL GIBSON, *Vice President*; JOHN B. GEORGE, *2d Vice President*; JAMES A. MARSH, *Cashier*; D. E. WILSON, *Assistant Cashier*.

DIRECTORS.—David E. Willson, J. B. George, J. H. Jones, A. B. George, S. Gibson, W. H. Burger, C. M. Burger, L. A. Melcher, John Blue, J. Welborn, C. E. Hagenbuch, I. N. Lash, James A. Marsh.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$81,034 27	\$104,005 40	\$94,702 32	\$100,041 26
Bonds, mortgages and securities.....	33,151 16	29,799 41	31,505 88	33,385 88
Premiums paid on bonds.....				
Overdrafts.....	148 70	240 20	1,148 98	592 00
Banking house.....	4,157 26	4,157 27	4,157 27	4,157 27
Furniture and fixtures.....	1,787 52	1,787 52	1,787 52	1,787 52
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	28,532 76	18,523 75	20,144 06	15,261 82
Exchange for clearing house.....				
U. S. and National bank currency.....	2,493 00	4,189 00	2,779 00	3,137 00
Gold coin.....	3,235 00	1,815 00	2,760 00	3,162 50
Silver coin.....	1,054 55	1,403 15	1,171 80	555 75
Nickels and cents.....	29 57	62 28	101 04	95 47
Checks, cash items and internal revenue account.....	162 15	286 34	454 41	243 47
Totals.....	\$165,785 94	\$166,269 32	\$160,712 28	\$162,419 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,684 30	3,714 38	4,148 46	4,743 79
Dividends unpaid.....				
Commercial deposits subject to check.....	36,607 47	36,999 29	34,909 62	30,645 54
Commercial certificates of deposit.....	91,494 17	90,555 65	86,654 20	92,030 61
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$165,785 94	\$166,269 32	\$160,712 28	\$162,419 94

STATE BANKING DEPARTMENT.

No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

DELIA S. CROSSETT, *President*; S. B. HAGENBUCH, *Vice President*; W. W. HARVEY, *Cashier*;
 GEORGE CROSSETT HARVEY, *Assistant Cashier*.

DIRECTORS.—J. W. Simons, J. Mark Harvey, W. W. Harvey, S. B. Hagenbuch, D. S. Crossett,
 Edwin W. Keightley, George Crossett Harvey, C. M. Harvey.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$63,462 61	\$63,094 26	\$67,053 35	\$76,469 79
Bonds, mortgages and securities.....	29,021 16	28,554 12	30,042 02	26,068 75
Premiums paid on bonds.....				
Overdrafts.....	3,676 32	3,716 69	3,643 14	710 75
Banking house.....	5,300 00	5,300 00	5,300 00	5,300 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expenses and interest paid.....	1,163 96			
Due from banks in reserve cities.....	7,411 16	17,297 17	9,133 04	10,411 21
Exchange for clearing house.....				
U. S. and National bank currency.....	3,395 00	1,310 00	1,002 00	1,155 00
Gold coin.....	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin.....	600 00	400 00	256 25	750 00
Nickels and cents.....	112 76	57 28	75 65	93 90
Checks, cash items and internal revenue account	2,013 10	1,306 61	1,176 44	648 19
Totals.....	\$121,156 07	\$126,036 13	\$122,681 89	\$127,507 59
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,500 00	1,500 00	1,650 00	1,650 00
Undivided profits, less current expenses, interest and taxes paid.....	1,115 79	844 68	95 09	324 91
Dividends unpaid.....				
Commercial deposits subject to check.....	15,803 42	18,658 64	14,763 66	18,516 46
Commercial certificates of deposit.....			7,000 00	11,500 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	72,736 86	75,032 81	69,173 14	65,516 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$121,156 07	\$126,036 13	\$122,681 89	\$127,507 59

STATE BANKS OF MICHIGAN.

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No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

B. R. NOBLE, *President*; M. D. WAGNER, *Vice President*; JOHN P. NIGGEMAN, JR., *Cashier*;
E. M. DIXON, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., James L. Benedict, Matthew D. Wagner,
Charles F. Lawson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$71,238 34	\$78,323 97	\$88,506 04	\$95,227 74
Bonds, mortgages and securities.....	7,246 24			
Premiums paid on bonds.....				
Overdrafts.....	405 95	1,301 14	282 12	317 04
Banking house.....	2,590 00	2,590 00	2,590 00	2,590 00
Furniture and fixtures.....	2,760 00	2,760 00	2,760 00	2,760 00
Other real estate.....	1,604 00	1,569 00	1,605 00	1,605 00
Due from other banks and bankers (not reserve cities).....		3,076 90	324 16	
Due from banks in reserve cities.....	26,929 55	34,790 20	34,243 72	30,894 73
Exchange for clearing house.....		958 63	809 61	1,496 13
U. S. and National bank currency.....	5,024 00	4,376 00	5,241 00	5,979 00
Gold coin.....	1,532 50	1,837 00	1,452 50	1,607 50
Silver coin.....	843 00	524 00	685 00	375 00
Nickels and cents.....	45 18	27 39	72 41	38 02
Checks, cash items and internal revenue account	15 00	80 00	74 00	156 40
Totals.....	\$120,233 76	\$132,214 23	\$138,645 56	\$143,047 16
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,500 00	3,800 00	3,800 00	4,200 00
Undivided profits, less current expenses, interest and taxes paid.....	2,586 30	658 74	1,537 04	869 23
Dividends unpaid.....				
Commercial deposits subject to check.....	27,509 02	33,002 45	38,244 33	37,153 01
Commercial certificates of deposit.....		51,175 16	51,995 24	57,100 59
Due to banks and bankers.....	1,065 49	885 16		373 15
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	12,717 07	12,092 72	13,068 95	
Savings certificates of deposit.....	42,825 88			13,851 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,233 71	\$132,214 23	\$138,645 56	\$143,047 16

STATE BANKING DEPARTMENT.

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; FRANK J. BATTERSBEE, *Cashier*; M. H. AITKIN, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Frank J. Battersbee, Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$53,019 41	\$51,839 27	\$55,841 89	\$54,189 58
Bonds, mortgages and securities.....	10,048 00	10,158 00	11,258 00	10,953 50
Premiums paid on bonds.....				
Overdrafts.....	344 93	3,302 81		1,678 56
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	712 40	712 40	712 40	712 40
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		262 62	1,416 45	4,655 55
Due from banks in reserve cities.....	3,458 51	4,405 04	3,203 72	7,552 33
Exchange for clearing house.....		847 09	1,347 17	650 59
U. S. and National bank currency.....	1,106 00	1,787 00	3,150 00	3,261 00
Gold coin.....	2 50	2 50	20 00	35 00
Silver coin.....	766 70	417 35	311 35	230 30
Nickels and cents.....	31 45	13 33	17 81	43 13
Checks, cash items and internal revenue account.....		185 33	47 66	216 37
Totals.....	\$71,489 90	\$75,932 74	\$79,326 45	\$86,169 31
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,200 00	2,200 00	2,200 00	2,200 00
Undivided profits, less current expenses, interest and taxes paid.....	770 30	942 82	1,753 29	2,914 39
Dividends unpaid.....				
Commercial deposits subject to check.....	22,485 13	21,901 12	23,258 17	25,363 20
Commercial certificates of deposit.....	24,908 26	30,801 39	32,108 64	34,979 82
Due to banks and bankers.....	1,126 21	87 41	6 35	712 40
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$71,489 90	\$75,932 74	\$79,326 45	\$86,169 31

STATE BANKS OF MICHIGAN.

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No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; M. A. McBRATNEY, *Cashier*.

DIRECTORS.—A. B. Cullen, Israel Hill, J. H. Baxter, Charles Blackmore, J. F. Cartwright, Susan Cartwright, Geo. Leach, S. R. Billings.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$26,824 27	\$29,632 33	\$29,923 00	\$31,459 15
Bonds, mortgages and securities.....	7,967 60	10,462 60	9,744 60	11,129 60
Premiums paid on bonds.....				
Overdrafts.....	342 18	1,199 15	553 57	2,024 16
Banking house.....	6,782 66	6,785 07	6,781 32	6,900 00
Furniture and fixtures.....	1,349 80	1,349 80	1,349 80	1,350 00
Other real estate.....	1,679 39	1,673 39	1,670 39	
Due from other banks and bankers (not reserve cities).....	282 69	176 98	1,086 30	4,137 98
Stock assigned to bank.....			1,300 00	1,300 00
Due from banks in reserve cities.....	3,403 56	1,293 08	491 71	4,503 41
Exchange for clearing house.....				
U. S. and National bank currency.....	2,718 00	2,992 00	828 00	3,615 00
Gold coin.....	980 00	365 00	485 00	445 00
Silver coin.....	601 05	792 70	569 65	688 70
Nickels and cents.....	163 22	146 54	144 73	113 64
Checks, cash items and internal revenue account	81 30	198 97	1,859 79	2,645 04
Totals.....	\$53,195 72	\$57,065 61	\$56,287 86	\$70,311 68
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	313 01	553 02	472 71	1,083 77
Dividends unpaid.....				
Commercial deposits subject to check.....	10,542 22	9,742 76	6,947 24	14,042 95
Commercial certificates of deposit.....	21,840 49	26,269 83	28,342 19	34,674 96
Due to banks and bankers.....				
Certified checks.....			25 72	
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$53,195 72	\$57,065 61	\$56,287 86	\$70,311 68

STATE BANKING DEPARTMENT.

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; P. W. VAN DUZEN, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—A. W. Copley, E. B. Copley, L. D. Hill, G. B. Browning, P. W. Van Duzen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec 13.
Loans and discounts.....	\$63,643 51	\$56,003 88	\$59,526 39	\$60,145 68
Bonds, mortgages and securities.....	21,822 15	30,449 85	34,614 85	33,440 72
Premiums paid on bonds.....				
Overdrafts.....	38 13	12 82	779 97	3 05
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	2,665 00	2,665 00	2,665 00	2,615 00
Due from other banks and bankers (not reserve cities).....			1,790 42	50 00
Due from banks in reserve cities.....	2,714 71	9,797 60	1,525 74	9,274 51
Exchange for clearing house.....				
U. S. and National bank currency.....	4,912 00	5,410 00	2,376 00	3,035 00
Gold coin.....	3,619 00	3,729 00	2,759 00	3,211 50
Silver coin.....	810 10	1,080 20	749 65	698 85
Nickels and cents.....	11 10	60 30	3 48	110 89
Checks, cash items and internal revenue account.....	11 35	209 58	263 20	816 00
Totals.....	\$103,747 05	\$112,918 23	\$110,553 70	\$116,901 20
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	2,150 00	2,150 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,872 54	3,755 02	2,526 94	4,364 71
Dividends unpaid.....				
Commercial deposits subject to check.....	25,002 65	27,113 20	23,689 37	29,189 83
Commercial certificates of deposit.....	20,332 50	24,537 48	23,392 70	26,177 71
Due to banks and bankers.....	236 23	236 28		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	21,153 13	25,126 25	23,444 69	24,668 85
Notes and bills rediscounted.....	2,000 00		5,000 00	
Bills payable.....				
Totals.....	\$103,747 05	\$112,918 23	\$110,553 70	\$116,901 20

STATE BANKS OF MICHIGAN.

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No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1907.

IRA ARNOT, *President*; AMANDA ARNOT, *Vice President*; E. M. MARK, *Cashier*; PHEBE M. ARNOT, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Amanda Arnot, Myra Arnot Mark, V. A. Wooley, Phebe M. Arnot.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$68,381 09	\$66,370 12	\$66,980 28	\$90,396 15
Bonds, mortgages and securities.....	5,500 00	9,294 44	8,769 81	8,000 00
Premiums paid on bonds.....				
Overdrafts.....	3,611 60	4,054 18	4,711 89	5,474 31
Banking house.....	1,913 46	1,913 46	1,919 46	1,919 46
Furniture and fixtures.....	778 75	778 75	779 75	929 75
Other real estate.....		137 67	137 67	137 67
Due from other banks and bankers (not reserve cities).....	7,727 02		684 44	6,924 77
Due from banks in reserve cities.....	1,446 76	9,554 14	7,245 27	4,810 83
Exchange for clearing house.....				
U. S. and National bank currency.....	4,929 00	1,202 00	4,410 00	7,615 00
Gold coin.....	485 00	215 00	55 00	855 00
Silver coin.....	115 17	73 25	38 90	140 45
Nickels and cents.....	18 64	10 23	20 64	1 47
Checks, cash items and internal revenue account	2,667 28	1,185 16	609 63	
Totals.....	\$97,573 77	\$94,788 40	\$96,362 74	\$127,204 86
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	918 02	1,201 36	112 78	2,568 13
Dividends unpaid.....				
Commercial deposits subject to check.....	15,433 94	16,061 73	20,725 26	25,479 23
Commercial certificates of deposit.....	62,861 05	59,525 31	57,524 70	81,157 50
Due to banks and bankers.....	360 76			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,573 77	\$94,788 40	\$96,362 74	\$127,204 86

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; J. M. BOSTWICK, *Cashier*;
A. M. NILES, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson, A. H. Davis.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$47,193 38	\$53,537 00	\$58,135 99	\$50,119 77
Bonds, mortgages and securities.....	1,882 50	2,024 00	2,619 00	2,788 50
Premiums paid on bonds.....				
Overdrafts.....	710 24	1,444 34	816 01	2,115 28
Banking house.....	2,198 07	2,198 07	2,198 07	2,198 07
Furniture and fixtures.....	829 80	837 80	837 80	837 80
Other real estate.....	1,070 00	1,070 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	514 68	204 47		924 40
Due from banks in reserve cities.....	2,586 99	3,374 26	3,252 05	3,284 68
Exchange for clearing house.....	1,064 25			1,503 25
U. S. and National bank currency.....	925 00	518 00	3,280 00	683 00
Gold coin.....	925 00	1,210 00	1,455 00	1,100 00
Silver coin.....	25 70	55 65	25 75	35 80
Nickels and cents.....	22 00	11	1 59	83
Checks, cash items and internal revenue account.....	222 00	287 65	161 78	96 23
Totals.....	\$80,168 61	\$67,361 35	\$74,283 04	\$67,177 59
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	275 00	275 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,636 88	2,109 67	185 68	1,444 51
Dividends unpaid.....				
Commercial deposits subject to check.....	13,646 86	14,227 48	15,815 41	17,605 29
Commercial certificates of deposit.....	28,668 69	34,999 20	40,024 39	32,551 07
Due to banks and bankers.....	942 18		2,157 56	76 72
Certified checks.....		750 00		
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$80,168 61	\$67,361 35	\$74,283 04	\$67,177 59

STATE BANKS OF MICHIGAN.

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No. 210.

DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHAS. E. LYON, *President*; A. H. GREEN, JR., *Vice President*; F. A. SMITH, *Cashier*.

DIRECTORS.—(Chas. E. Lyon, F. J. Clippert, Chas. K. Latham, F. A. Smith, Thos. H. Simpson, A. H. Green, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$91,034 16	\$89,259 64	\$94,579 15	\$93,076 44
Bonds, mortgages and securities	16,988 57	17,756 65	18,131 65	16,450 00
Premiums paid on bonds	80 00	20 00	20 00	.....
Overdrafts	238 28	158 21	182 84	744 08
Banking house	11,791 35	12,500 00	12,500 00	12,500 00
Furniture and fixtures	3,078 04	3,259 64	3,314 96	3,354 79
Other real estate .....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities) .....	.....	52 80	290 32	74 64
Due from banks in reserve cities	13,987 31	21,085 81	14,561 61	9,694 12
Exchange for clearing house .....	.....	.....	.....	.....
U. S. and National bank currency	3,441 00	4,649 00	2,928 00	2,286 00
Gold coin	2,390 00	1,090 00	2,262 50	822 50
Silver coin	1,243 40	482 00	982 40	1,177 25
Nickels and cents	95 62	66 84	84 87	49 26
Checks, cash items and internal revenue account	627 03	235 78	526 85	467 48
Totals	\$144,994 76	\$150,616 37	\$150,365 15	\$140,696 56
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	562 81	531 63	782 64	774 41
Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check	65,497 41	57,325 46	50,122 19	40,511 66
Commercial certificates of deposit	74 00	968 70	15 00	15 00
Due to banks and bankers .....	.....	.....	.....	.....
Certified checks .....	.....	200 00	.....	.....
Cashier's checks outstanding .....	.....	.....	.....	.....
Savings deposits	53,860 54	66,590 58	74,445 32	74,396 49
Savings certificates of deposit .....	.....	.....	.....	.....
Notes and bills rediscounted .....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$144,994 76	\$150,616 37	\$150,365 15	\$140,696 56

STATE BANKING DEPARTMENT.

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

W. A. PUNGS, *President*; CONRAD CLIPPERT, C. P. COLLINS, *Vice Presidents*; HARRY J. FOX, *Cashier*.

DIRECTORS.—Conrad Clippert, Wm. T. Gage, Wm. A. Pungs, Harry J. Fox, Chas. P. Collins, Alex. I. McLeod, D. C. Rexford.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$207,794 79	\$220,715 01	\$237,209 36	\$262,950 64
Bonds, mortgages and securities.....	369,852 93	361,852 29	362,515 42	361,455 37
Premiums paid on bonds.....				
Overdrafts.....	71 52	13 56	939 07	250 49
Banking house.....				
Furniture and fixtures.....	1,830 00	1,570 00	1,570 00	1,570 00
Other real estate.....	11,382 60	11,382 60	11,462 53	14,132 60
Due from other banks and bankers (not reserve cities).....	199 00	1,535 00	156 30	49 37
Due from banks in reserve cities.....	85,888 34	77,537 13	88,204 63	68,419 28
Exchange for clearing house.....	3,869 16	5,666 48	9,572 51	3,846 47
U. S. and National bank currency.....	16,888 00	19,817 00	16,652 00	14,874 00
Gold coin.....	15,092 50	16,737 50	16,622 50	15,840 00
Silver coin.....	1,568 50	1,778 50	1,420 00	1,419 90
Nickels and cents.....	34 37	40 64	26 21	42 43
Checks, cash items and internal revenue account	253 46	356 11	811 81	872 99
Totals.....	\$714,725 17	\$719,001 82	\$747,162 34	\$745,723 54
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	14,500 00	14,500 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,585 15	15,588 88	6,382 97	18,379 02
Dividends unpaid.....			36 00	
Commercial deposits subject to check.....	146,424 55	129,389 37	131,210 95	147,605 01
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	288 89	1,128 44	1,523 77	1,208 99
Cashier's checks outstanding.....	1,187 00	934 32	1,638 92	200 00
Savings deposits.....	430,345 91	445,270 67	474,580 23	447,339 88
Savings certificates of deposit.....	8,393 67	12,192 14	11,789 50	10,990 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$714,725 17	\$719,001 82	\$747,162 34	\$745,723 54

STATE BANKS OF MICHIGAN.

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No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

R. H. FYFE, *President*; THOMAS BERRY, *Vice President*; FRANK F. TILLOTSON, *Cashier*.

DIRECTORS.—John H. Avery, Levi L. Barbour, Thomas Berry, C. A. Kent, Christian Mack, Frank F. Tillotson, R. H. Fyfe, C. B. Hubbard, W. F. Jewell, Earl D. Babst.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$689,793 72	\$658,151 26	\$661,656 50	\$649,528 64
Bonds, mortgages and securities.....	509,653 37	502,627 33	490,283 14	476,902 47
Premiums paid on bonds.....		2,653 15	1,135 63	1,344 18
Overdrafts.....	88 43	721 44	312 42	54 40
Banking house.....				
Furniture and fixtures.....	14,603 16	14,587 91	14,640 91	14,916 41
Other real estate.....	151,793 60	148,936 46	150,210 20	148,137 20
Due from other banks and bankers (not reserve cities).....	15,034 35	11,188 44	10,725 50	24,664 51
Due from banks in reserve cities.....	104,953 71	76,403 44	141,703 71	180,588 05
Exchange for clearing house.....	11,439 50	11,416 74	25,198 89	5,650 28
U. S. and National bank currency.....	25,842 00	68,241 00	66,213 00	47,135 00
Gold coin.....	47,980 00	52,785 00	52,095 00	55,575 00
Silver coin.....	5,811 00	4,410 00	11 108 00	2,727 00
Nickels and cents.....	40 57	51 63	53 61	201 41
Checks, cash items and internal revenue account	641 61	639 95	489 76	468 90
Totals.....	\$1,577,675 02	\$1,552,813 75	\$1,625,826 27	\$1,607,893 45
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	27,000 00	27,000 00	28,000 00	28,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,611 99	10,802 70	6,082 32	5,863 46
Dividends unpaid.....	240 00	15 00	90 00	
Commercial deposits subject to check.....	322,754 75	310,887 02	363,336 39	378,078 96
Commercial certificates of deposit.....	26,289 20	18,174 20	25,283 70	11,334 39
Due to banks and bankers.....	228,574 44	195,688 92	187,790 90	163,967 20
Certified checks.....	13,144 25	1,045 41	18,424 35	3,801 42
Cashier's checks outstanding.....	90 00	2,145 00		100 00
Savings deposits.....	636,946 21	653,109 28	664,862 32	665,196 19
Savings certificates of deposit.....	108,024 18	133,946 22	131,956 29	151,551 83
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,577,675 02	\$1,552,813 75	\$1,625,826 27	\$1,607,893 45

STATE BANKING DEPARTMENT.

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

F. C. PINGREE, *President*; FRANK C. ANDREWS, *Vice President*; H. R. ANDREWS, *Cashier*.

DIRECTORS.—W. H. Brace, J. A. Remick, F. C. Pingree, W. L. Andrus, F. C. Andrews, Geo. Dingwall, Joseph Schrage, Homer McGraw, Fred S. Osborne, H. R. Andrews.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,240,429 65	\$1,298,857 97	\$1,676,307 82	\$1,562,084 59
Bonds, mortgages and securities.....	705,337 79	699,913 47	737,809 40	866,577 51
Premiums paid on bonds.....	16,380 04	16,380 04	16,380 04	16,380 04
Overdrafts.....	1,260 24	1,304 17	1,406 32	1,085 11
Banking house.....				
Furniture and fixtures.....	6,000 00	6,000 00	5,000 00	5,000 00
Other real estate.....	199,423 56	198,586 60	198,580 22	145,459 69
Due from other banks and bankers (not reserve cities).....	10,208 03	17,825 83	9,161 14	24,304 46
Due from banks in reserve cities.....	90,859 08	85,250 86	299,734 74	290,899 26
Exchange for clearing house.....	50,468 35	54,647 66	19,592 01	41,027 79
U. S. and National bank currency.....	120,118 00	194,375 00	181,621 00	148,068 00
Gold coin.....	54,795 00	52,472 50	16,240 00	12,550 00
Silver coin.....	3,232 00	6,015 25	2,698 25	1,692 75
Nickels and cents.....	369 72	102 63	158 78	101 47
Checks, cash items and internal revenue account	1,852 59	2,296 13	1,340 75	1,242 99
Totals.....	\$2,500,734 05	\$2,634,027 11	\$3,166,030 47	\$3,116,463 66
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	24,285 16	34,430 29	25,399 28	32,351 07
Dividends unpaid.....			39 00	
Commercial deposits subject to check.....	579,970 22	553,596 35	1,314,663 39	1,219,761 36
Commercial certificates of deposit.....	153,007 30	252,253 97	2,516 50	1,904 50
Due to banks and bankers.....	183,149 63	194,224 22	187,563 61	237,605 82
Certified checks.....	3,457 83	8,751 21	15,024 40	6,404 38
Cashier's checks outstanding.....				
Savings deposits.....	1,262,671 24	1,286,567 57	1,316,617 55	1,331,095 27
Savings certificates of deposit.....	114,192 67	124,203 50	124,206 74	107,341 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,500,734 05	\$2,634,027 11	\$3,166,030 47	\$3,116,463 66

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1840. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERICK B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*; CYRUS BOSS, *Assistant Cashier*.

DIRECTORS.—Sidney D. Miller, James E. Pittman, Frederick B. Sibley, James McMillan, George Hendrie, Chas. A. Dean, William K. Anderson, E. Chapoton, D. C. Delamater.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$1,559,913 54	\$1,562,643 76	\$1,531,321 95	\$1,536,430 58
Bonds, mortgages and securities.....	4,225,315 44	4,240,419 99	4,236,341 28	4,314,243 60
Premiums paid on bonds.....	30,500 00	30,250 00	29,375 00	28,500 00
Overdrafts	1,134 63	1,597 60	769 95	4,658 88
Banking house				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	158,468 00	145,759 16	144,864 33	170,151 87
Due from other banks and bankers (not reserve cities).....	4,308 22	10,929 42	8,391 02	11,467 29
Due from banks in reserve cities	281,438 04	258,455 10	366,421 05	522,802 11
Exchange for clearing house.....	7,221 68	16,966 69	27,907 61	12,360 92
U. S. and National bank currency.....	213,260 00	232,021 00	334,870 00	331,806 00
Gold coin.....	258,882 50	247,022 50	255,015 00	275,437 50
Silver coin.....	20,003 60	17,531 60	8,576 35	6,734 30
Nickels and cents.....	497 67	173 89	222 31	213 64
Checks, cash items and internal revenue account	6,695 16	4,358 08	4,416 32	4,699 84
Totals.....	\$6,770,638 48	\$6,771,128 79	\$6,951,492 17	\$7,222,506 53
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	300,204 36	293,146 69	292,351 28	302,664 23
Dividends unpaid.....	665 00	600 00	600 00	600 00
Commercial deposits subject to check.....	408,118 10	375,457 68	387,724 75	472,991 42
Commercial certificates of deposit.....	76,226 10	63,888 52	70,795 91	57,753 85
Due to banks and bankers.....	81,508 31	84,155 79	148,165 86	127,549 27
Certified checks.....	6,742 10	3,878 13	3,115 43	5,231 57
Cashier's checks outstanding				
Savings deposits.....	5,397,174 51	5,450,001 98	5,548,738 94	5,755,716 19
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals.....	\$6,770,638 48	\$6,771,128 79	\$6,951,492 17	\$7,222,506 53

STATE BANKING DEPARTMENT.

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 23, 1890.

AARON A. PARKER, *President*; JOHN PRIDGEON, JR., *Vice President*; WM. E. REILLY, *Cashier*;
 GEORGE R. BEARD, *Assistant Cashier*.

DIRECTORS.—A. A. Parker, J. E. Pittman, J. H. McMillan, J. W. Dalley, Cameron Currie, Sidney
 T. Miller, John Pridgeon, Jr., George M. Hendrie, Herbert M. Field, Charles F. Bleiman,
 L. C. Waldo.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$294,721 28	\$281,176 56	\$265,362 51	\$322,768 87
Bonds, mortgages and securities.....	261,614 92	271,016 66	266,547 96	213,053 55
Premiums paid on bonds.....				
Overdrafts.....	3 23	93 65	670 95	178 90
Banking house.....				
Furniture and fixtures.....	1,265 80	1,265 80	1,265 80	1,265 80
Other real estate.....	9,878 84	9,878 84	18,330 94	15,949 75
Due from other banks and bankers (not reserve cities).....	1,801 43	5,393 24	10,273 88	2,867 23
Due from banks in reserve cities.....	40,184 78	81,550 49	133,579 69	86,566 48
Exchange for clearing house.....	19,688 19	3,812 46	6,894 16	5,877 54
U. S. and National bank currency.....	14,172 00	18,360 00	21,567 00	13,609 00
Gold coin.....	10,125 00	10,260 00	11,030 00	11,810 00
Silver coin.....	1,138 60	3,272 80	9,899 25	4,636 35
Nickels and cents.....	34 11	77 00	119 46	168 46
Checks, cash items and internal revenue account	1,249 04	1,615 39	2,509 08	1,535 37
Totals.....	\$655,876 92	\$687,772 89	\$748,050 68	\$680,287 30
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	18,000 00	18,000 00	18,500 00	18,500 00
Undivided profits, less current expenses, interest and taxes paid.....	4,539 60	6,076 13	1,553 69	8,271 12
Dividends unpaid.....	127 65	42 33	42 33	
Commercial deposits subject to check.....	108,820 50	227,678 82	302,983 44	234,656 38
Commercial certificates of deposit.....	26,510 86	500 00		11,048 80
Due to banks and bankers.....	10,000 00	21,147 94	23,642 35	21,386 38
Certified checks.....	845 38	5,300 00	2,437 00	7,270 94
Cashier's checks outstanding.....	14,697 51	123 85		5 00
Savings deposits.....	229,206 73	229,792 43	239,556 90	227,980 85
Savings certificates of deposit.....	53,128 69	54,111 39	59,334 97	51,167 83
Notes and bills rediscounted.....				
Bills payable.....		25,000 00		
Totals.....	\$655,876 92	\$687,772 89	\$748,050 68	\$680,287 30

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President*; J. L. HUDSON, GEORGE H. BARBOUR, *Vice Presidents*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier and Auditor*.

DIRECTORS.—George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B. McKay, Bethune Duffield, Marshall H. Godfrey, Augustus C. Stellwagen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$940,400 53	\$914,144 56	\$913,312 61	\$925,519 61
Bonds, mortgages and securities.....	1,056,277 77	1,033,627 35	1,203,038 93	1,235,646 28
Premiums paid on bonds.....				
Overdrafts.....	32 13	15 61	34 16	9 61
Banking house	105,000 00	105,000 00	105,000 00	105,000 00
Furniture and fixtures.....	1,000 00	645 00	2,901 00	2,991 00
Other real estate.....	87,323 05	87,323 05	87,323 05	87,782 41
Due from other banks and bankers (not reserve cities).....	27,702 66	27,649 73	56,400 77	7,233 65
Due from banks in reserve cities.....	301,425 16	456,335 42	313,709 58	287,992 64
Exchange for clearing house.....	13,519 24	19,382 80	26,302 58	14,978 00
U. S. and National bank currency.....	71,188 00	89,044 00	82,186 00	86,395 00
Gold coin.....	102,039 00	105,729 50	103,504 50	104,246 50
Silver coin.....	4,587 25	5,509 80	6,418 55	8,344 05
Nickels and cents.....	640 31	476 35	346 96	551 81
Checks, cash items and internal revenue account	1,685 14	3,563 06	13,872 13	2,018 80
Totals.....	\$2,714,820 24	\$2,848,446 23	\$2,914,350 82	\$2,868,709 36
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,750 88	19,509 55	11,500 18	14,366 35
Dividends unpaid.....	285 00		71 00	
Commercial deposits subject to check.....	683,458 76	791,946 12	735,030 71	586,115 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	3,940 21	2,589 44	5,434 82	3,922 89
Cashier's checks outstanding	1,609 32	5,788 22	12,931 62	1,924 06
Savings deposits.....	1,684,009 47	1,609,134 58	1,805,993 61	1,918,961 54
Savings certificates of deposit.....	86,766 60	89,478 32	103,388 88	103,410 24
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,714,820 24	\$2,848,446 23	\$2,914,350 82	\$2,868,709 36

STATE BANKING DEPARTMENT.

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHAS. E. KANTER, *Vice President and Cashier*; LOUIS BLITZ, *Second Vice President*; GEO. H. KIRCHNER, *Assistant Cashier*.

DIRECTORS.—C. E. Kanter, John S. Gray, Philip Breitmeyer, Louis Blitz, George H. Kirchner.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$660,662 43	\$644,122 45	\$624,723 23	\$628,287 30
Bonds, mortgages and securities.....	420,158 57	426,921 71	414,196 81	425,662 04
Premiums paid on bonds.....	1,200 00	1,200 00		
Overdrafts.....	6,876 77	3,662 14	1,409 12	3,090 41
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	5,429 11	5,129 57	8,636 42	8,631 52
Due from other banks and bankers (not reserve cities).....	2,196 74	8,637 38	1,402 29	5,090 25
Due from banks in reserve cities.....	78,980 62	66,280 84	111,488 20	129,379 99
Exchange for clearing house.....	1,824 33	4,489 49	5,282 20	4,615 68
U. S. and National bank currency.....	52,792 00	51,847 00	126,527 00	38,764 00
Gold coin.....	66,987 50	62,597 50	69,060 00	66,875 00
Silver coin.....	5,808 65	9,289 80	7,170 25	3,440 20
Nickels and cents.....	208 48	227 29	190 46	239 22
Checks, cash items and internal revenue account.....	1,348 31	2,965 41	2,944 09	2,593 79
Totals.....	\$1,305,973 51	\$1,288,870 58	\$1,374,930 07	\$1,318,169 40
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,500 00	10,500 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	21,370 92	21,847 52	18,288 26	23,515 80
Dividends unpaid.....		3,000 00		
Commercial deposits subject to check.....	239,461 50	214,171 01	254,562 96	231,986 20
Commercial certificates of deposit.....	18,720 75	11,777 28	7,870 00	7,150 00
Due to banks and bankers.....	29,238 55	30,715 67	70,677 67	31,488 66
Certified checks.....	4,298 00	306 23	7,389 35	2,720 70
Cashier's checks outstanding.....	3,080 02	749 40	762 95	3,494 45
Savings deposits.....	879,303 77	895,803 47	904,378 88	906,813 59
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,305,973 51	\$1,288,870 58	\$1,374,930 07	\$1,318,169 40

STATE BANKS OF MICHIGAN.

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No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; EDWIN F. CONELY, *Vice President*; CHARLES I. FARRELL, *2d Vice President*; J. H. HAASS, *Cashier*; WM. MCCLENAHEN, *Auditor*.

DIRECTORS.—James McGregor, C. I. Farrell, W. H. Ellis, L. Connor, Edwin F. Conely, Fred Guenther, Ralph Phelps, Jr., J. H. Haass.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$302,319 96	\$324,153 19	\$306,199 82	\$753,355 14
Bonds, mortgages and securities.....	1,160,136 49	1,156,516 95	1,179,875 62	1,265,461 40
Premiums paid on bonds.....				
Overdrafts.....	325 77	411 02	379 22	239 44
Banking house.....				
Furniture and fixtures.....	18,000 00	18,000 00	17,500 00	17,500 00
Other real estate.....	47,719 15	47,725 95	47,725 95	47,912 07
Due from other banks and bankers (not reserve cities).....	7,935 07	10,322 16	4,759 05	6,921 89
Due from banks in reserve cities.....	252,783 52	276,277 02	352,109 85	436,816 21
Exchange for clearing house.....	10,690 45	9,636 95	10,540 54	21,762 07
U. S. and National bank currency.....	56,595 00	54,535 00	79,451 00	59,100 00
Gold coin.....	48,705 00	50,282 50	47,967 50	53,567 50
Silver coin.....	10,337 25	9,437 50	6,712 25	12,019 25
Nickels and cents.....	157 55	206 05	200 51	251 82
Checks, cash items and internal revenue account	257 46	222 08	343 45	131 40
Totals.....	\$2,415,962 67	\$2,456,726 37	\$2,553,764 76	\$2,675,038 19
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	45,000 00	45,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,840 35	23,208 45	4,555 80	22,414 08
Dividends unpaid.....				
Commercial deposits subject to check.....	312,905 70	323,785 91	374,700 04	388,661 72
Commercial certificates of deposit.....	2,202 50	4,000 00	3,123 48	3,285 72
Due to banks and bankers.....	60,082 91	43,336 41	39,214 79	31,241 44
Certified checks.....	7,133 72	6,246 32	2,608 63	16,246 33
Cashier's checks outstanding.....				
Savings deposits.....	1,721,473 13	1,761,971 75	1,807,768 31	1,898,840 76
Savings certificates of deposit.....	60,324 36	54,177 53	76,793 71	69,308 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,415,962 67	\$2,456,726 37	\$2,553,764 76	\$2,675,038 19

STATE BANKING DEPARTMENT.

No. 161.

McLELLAN & ANDERSON SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS.—George Anderson, J. B. Book, S. C. Sutter, Thomas S. Jerome, James H. McDonald, Enoch Smith, Henry T. Phillips, Henry Cowie, Geo. R. Shaw.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$415,491 10	\$407,401 73	\$418,893 55	\$415,380 85
Bonds, mortgages and securities.....	314,790 26	332,082 11	333,847 25	304,175 86
Premiums paid on bonds.....				
Overdrafts.....	40 39	248 36	101 93	403 53
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	10,724 22	10,732 96	11,402 62	11,303 92
Due from other banks and bankers (not reserve cities).....	353 28	119 74	935 58	
Due from banks in reserve cities.....	66,606 41	80,317 12	52,591 65	56,994 77
Exchange for clearing house.....	4,357 98	2,881 94	8,530 20	4,995 97
U. S. and National bank currency.....	8,177 00	13,653 00	17,856 00	6,891 00
Gold coin.....	24,910 00	26,520 00	26,530 00	28,225 00
Silver coin.....	1,200 00	925 00	610 00	
Nickels and cents.....	96 64	22 16	89 96	601 06
Checks, cash items and internal revenue account	1,725 08	1,061 71	1,213 87	1,234 79
Totals.....	\$848,472 36	\$875,965 83	\$872,602 70	\$830,206 75
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	8,800 00	8,800 00	9,600 00	9,600 00
Undivided profits, less current expenses, interest and taxes paid.....	14,471 79	12,451 16	10,244 30	9,994 85
Dividends unpaid.....	25 00	25 00	50 00	25 00
Commercial deposits subject to check.....	181,770 82	200,237 33	174,626 64	141,199 88
Commercial certificates of deposit.....				
Due to banks and bankers.....				261 17
Certified checks.....				
Cashier's checks outstanding.....	584 64	288 00	255 00	250 00
Savings deposits.....	399,754 61	407,170 43	420,510 54	419,078 27
Savings certificates of deposit.....	93,065 50	96,993 91	107,316 22	99,797 58
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$848,472 36	\$875,965 83	\$872,602 70	\$830,206 75

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*; FRED E. BUTLER, *Assistant Cashier*.

DIRECTORS.—E. H. Butler, Wm. A. Butler, Jr., Allan Sheldon, Fred E. Butler, Herbert Bowen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$538,186 11	\$586,044 63	\$559,900 98	\$543,375 25
Bonds, mortgages and securities.....	429,309 99	427,320 48	425,070 48	403,847 73
Premiums paid on bonds.....	6,933 00	6,933 00	6,933 00	6,933 00
Overdrafts.....	1,174 03	1,915 20	662 20	134 43
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	42,930 25	42,930 25	43,581 00	47,662 37
Due from other banks and bankers (not reserve cities).....	3,447 95	13,600 79	5,657 76	4,660 34
Due from banks in reserve cities.....	193,732 39	235,516 94	178,328 98	243,696 95
Exchange for clearing house.....	5,319 04	8,498 53	18,039 58	3,711 98
U. S. and National bank currency.....	18,368 00	31,450 00	37,843 00	53,136 00
Gold coin.....	20,000 00	5,100 00	6,980 00	10,000 00
Silver coin.....	3,723 00	1,454 00	741 00	1,329 00
Nickels and cents.....	75 47	69 66	171 48	89 95
Checks, cash items and internal revenue account	1,064 70	1,508 66	713 01	1,429 77
Totals.....	\$1,264,253 93	\$1,362,342 14	\$1,284,622 47	\$1,320,006 77
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,521 08	9,638 99	6,504 97	5,649 16
Dividends unpaid.....				
Commercial deposits subject to check.....	318,042 12	441,890 07	362,011 30	407,379 55
Commercial certificates of deposit.....	1,055 59	1,527 40	491 77	349 61
Due to banks and bankers.....	7,711 55	5,586 41	6,190 79	4,036 41
Certified checks.....	2,498 20	550 00	600 00	898 22
Cashier's checks outstanding.....	2 50	2 00	3 10	313 08
Savings deposits.....	799,922 89	775,147 27	780,820 54	770,226 00
Savings certificates of deposit.....	4,500 00	3,000 00	3,000 00	6,154 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,264,253 93	\$1,362,342 14	\$1,284,622 47	\$1,320,006 77

STATE BANKING DEPARTMENT.

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; CHAS. EMBERSON, *Treasurer*;
GEO. WILEY, *Assistant Treasurer*.

TRUSTEES.—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, John H. Kaple, George Peck, Frank Crandell, C. C. Jenks, Hoyt Post, Chas. Emerson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$529,034 16	\$480,165 19	\$468,950 10	\$467,188 06
Bonds, mortgages and securities.....	843,913 24	858,537 18	862,797 17	876,346 15
Premiums paid on bonds.....	4,676 45	4,676 45	4,676 45	4,676 45
Overdrafts.....	374 82	80 09	42 24	71 43
Banking house.....				
Furniture and fixtures.....	2,375 00	2,375 00	2,375 00	2,375 00
Other real estate.....	67,919 51	63,176 44	63,176 44	60,967 10
Due from other banks and bankers (not reserve cities).....	5,000 00			
Due from banks in reserve cities.....	197,320 04	246,698 76	338,496 06	297,691 99
Exchange for clearing house.....	7,807 82	5,095 51	13,801 86	12,687 69
U. S. and National bank currency.....	31,024 00	32,770 00	26,811 00	36,982 00
Gold coin.....	71,111 90	74,772 80	72,523 30	73,814 30
Silver coin.....	773 45	906 80	296 80	1,578 00
Nickels and cents.....	38 59	26 71	20 27	52 23
Checks, cash items and internal revenue account	867 26	2,768 94	701 12	2,873 10
Totals.....	\$1,762,236 24	\$1,772,649 87	\$1,854,668 41	\$1,837,323 50
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,217 43	29,097 65	20,021 68	30,727 05
Dividends unpaid.....			135 00	
Commercial deposits subject to check.....	268,127 32	287,149 83	285,603 63	301,983 73
Commercial certificates of deposit.....	2,303 50	941 60	1,312 45	186 37
Due to banks and bankers.....	11,003 25	13,622 97	14,692 15	12,400 19
Certified checks.....	3,460 00	110 00	1,105 80	5,249 95
Cashier's checks outstanding.....	4 70	5,000 00	50 00	58 85
Savings deposits.....	1,192,031 95	1,183,658 91	1,276,983 65	1,233,875 18
Savings certificates of deposit.....	80,088 09	73,068 91	74,764 05	72,842 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,762,236 24	\$1,772,649 87	\$1,854,668 41	\$1,837,323 50

STATE BANKS OF MICHIGAN.

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No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; E. H. DOYLE, *Vice President*; ALBERT H. WEBB, *2d Vice President*; J. H. JOHNSON, *Cashier*; J. A. LATTI, *Assistant Cashier*.

DIRECTORS.—E. O. Grosvenor, H. Becker, F. Howard, M. Brennan, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Cornelius Corbett, Geo. H. Leshner, D. A. McLaughlin, J. A. Latta, Joseph J. Noeker.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,621,525 12	\$1,707,025 13	\$1,862,354 52	\$1,721,100 55
Bonds, mortgages and securities.....	651,788 02	640,757 07	651,267 12	663,997 21
Premiums paid on bonds.....				
Overdrafts.....	1,525 21	2,017 07	822 82	2,336 08
Banking house.....	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	11,000 00	11,000 00	11,750 00	11,750 00
Other real estate.....	71,810 89	72,444 07	78,946 66	70,368 95
Due from other banks and bankers (not reserve cities).....	31,718 24	37,225 48	49,808 87	70,443 02
Due from banks in reserve cities.....	292,170 11	324,719 60	448,582 33	289,484 93
Exchange for clearing house.....	10,715 63	12,447 04	29,262 27	20,306 20
U. S. and National bank currency.....	117,606 00	103,849 00	142,450 00	106,870 00
Gold coin.....	58,532 50	55,980 00	51,977 50	50,655 00
Silver coin.....	20,452 00	22,285 00	31,293 00	7,819 00
Nickels and cents.....	1,140 69	1,459 27	1,149 31	1,067 91
Checks, cash items and internal revenue account	5,722 00	19,613 13	8,907 08	4,671 22
Totals.....	\$3,070,706 41	\$3,185,821 86	\$3,543,571 48	\$3,195,870 07
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,886 46	16,836 37	12,993 81	16,820 01
Dividends unpaid.....	127 50	15 00	169 50	
Commercial deposits subject to check.....	784,694 26	839,682 06	1,191,782 48	939,394 59
Commercial certificates of deposit.....	35,888 35	17,092 90	63,529 82	6,381 63
Due to banks and bankers.....	871,349 70	876,612 43	800,502 60	812,176 11
Certified checks.....	13,504 90	33,960 77	27,878 68	11,313 32
Cashier's checks outstanding.....				
Savings deposits.....	876,398 19	914,583 70	967,609 12	941,423 64
Savings certificates of deposit.....	124,857 05	127,038 63	119,105 47	108,360 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,070,706 41	\$3,185,821 86	\$3,543,571 48	\$3,195,870 07

STATE BANKING DEPARTMENT.

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;
R. W. SMYLYE, *Auditor*.

DIRECTORS.—F. F. Palms, Geo. E. Lawson, M. W. O'Brien, F. A. Schulte, Geo. H. Barbour,
Jeremiah Dyer, Clarence Carpenter, C. A. Ducharme, Fred T. Moran, Chas. L. Palms,
Sigmund Rothschild.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$3,148,510 56	\$3,104,131 93	\$3,385,749 14	\$3,363,214 56
Bonds, mortgages and securities.....	3,304,571 71	3,278,263 07	3,211,861 89	3,313,880 82
Premiums paid on bonds	15,091 00	15,091 00	15,091 00	15,651 00
Overdrafts.....	1,552 95	5,159 43	4,735 84	1,615 84
Banking house.....				
Furniture and fixtures.....	4,500 00	4,500 00	5,150 86	6,431 45
Other real estate.....	183,451 91	185,017 18	183,275 53	183,368 77
Due from other banks and bankers (not reserve cities).....	29,926 16	33,935 23	31,540 21	32,260 96
Due from banks in reserve cities.....	934,082 44	1,017,625 69	962,469 72	1,311,635 14
Exchange for clearing house.....	44,986 30	107,277 81	114,109 04	70,880 71
U. S. and National bank currency.....	176,354 00	165,419 00	171,343 00	210,173 00
Gold coin.....	171,677 50	165,132 50	165,275 00	208,830 00
Silver coin.....	13,982 00	18,719 00	18,623 00	14,028 00
Nickels and cents.....	509 44	557 18	308 62	388 87
Checks, cash items and internal revenue account	4,601 36	4,375 07		4,310 58
Totals.....	\$8,043,887 33	\$8,105,204 69	\$8,269,532 85	\$8,736,667 70
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid.....	73,976 10	67,933 28	55,641 27	57,860 29
Dividends unpaid.....			150 00	
Commercial deposits subject to check.....	847,667 41	909,988 14	845,855 92	1,249,334 60
Commercial certificates of deposit.....	19,517 46	26,918 70	29,112 42	47,240 04
Due to banks and bankers.....	509,960 54	490,567 77	612,300 59	563,017 47
Certified checks.....	12,926 09	7,350 40	4,164 76	7,106 82
Cashier's checks outstanding.....				
Savings deposits.....	5,559,096 11	5,609,623 39	5,676,260 61	5,723,075 86
Savings certificates of deposit.....	395,743 62	367,823 01	421,047 28	464,023 62
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$8,043,887 33	\$8,105,204 69	\$8,269,532 85	\$8,736,667 70

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; RUFUS W. GILLETT, *Vice President*; R. S. MASON, *Cashier*;
AUSTIN E. WING AND H. P. BORGMAN, *Assistant Cashiers*; EUGENE A. SUNDERLIN, *Auditor*.

DIRECTORS.—George H. Russel, Robert S. Mason, Hugh McMillan, Henry Russel, Henry B. Ledyard, Russell A. Alger, W. H. Elliott, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White, Truman H. Newberry, Henry C. Potter, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$3,897,312 45	\$3,907,618 44	\$4,292,774 96	\$4,118,130 89
Bonds, mortgages and securities.....	2,936,548 22	2,685,752 04	2,821,038 74	3,068,600 00
Premiums paid on bonds.....		28,762 50	30,137 50	33,537 50
Overdrafts.....	2,834 32	5,101 82	2,585 09	5,610 29
Banking house.....	225,000 00	250,000 00	250,000 00	250,000 00
Furniture and fixtures.....	6,000 00	7,410 40	25,865 40	28,763 10
Other real estate.....	58,096 08	60,483 58	60,674 31	66,198 19
Due from other banks and bankers (not reserve cities).....	101,528 31	151,627 82	133,701 87	166,804 55
Due from banks in reserve cities.....	1,085,169 68	838,208 67	968,999 17	831,003 97
Exchange for clearing house.....	43,805 38	35,301 99	78,732 56	51,777 55
U. S. and National bank currency.....	110,182 00	212,327 00	465,553 00	234,025 00
Gold coin.....	283,740 24	393,093 44	335,949 75	544,776 46
Silver coin.....	46,497 25	69,803 25	68,150 70	60,294 05
Nickels and cents.....	373 47	1,281 48	361 87	1,003 28
Checks, cash items and internal revenue account	23,570 36	44,753 79	42,908 56	9,803 46
Totals.....	\$8,820,657 76	\$8,691,526 22	\$9,577,433 48	\$9,470,328 29
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	39,411 02	38,828 59	40,802 11	42,317 73
Dividends unpaid.....				
Commercial deposits subject to check.....	3,197,239 38	2,552,121 75	3,147,099 53	2,531,722 04
Commercial certificates of deposit.....	33,140 00	177,974 22	37,505 00	25,400 00
Due to banks and bankers.....	1,174,531 96	1,354,108 57	1,537,936 80	1,987,455 57
Certified checks.....	3,340 63	4,745 64	14,526 11	4,824 26
Cashier's checks outstanding.....	5,087 13	4,988 51	55,098 68	16,355 38
Savings deposits.....	3,107,820 01	3,241,253 73	3,343,246 47	3,448,103 85
Savings certificates of deposit.....	660,087 63	717,505 21	801,218 78	814,140 46
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$8,820,657 76	\$8,691,526 22	\$9,577,433 48	\$9,470,328 29

STATE BANKING DEPARTMENT.

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; W. C. McMILLAN, *First Vice President*; A. E. F. WHITE, *Second Vice President*; ELWOOD T. HANCE, *Secretary and Treasurer*; HOWARD J. LESHER, *Assistant Secretary*.

DIRECTORS.—W. H. Elliott, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, D. M. Ferry, Hugh McMillan, F. W. Hayes, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield, James D. Standish, James McMillan, Elwood T. Hance, C. A. Ducharme, Henry Russel, T. H. Newberry, Elliott T. Slocum, F. H. Hecker, Wm. C. Yawkey, H. A. Conant.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Collateral loans—time	\$1,471,813 95	\$1,419,498 02	\$1,283,395 00	\$1,101,402 00
Collateral loans—demand.....	650,613 60	731,267 74	788,225 18	780,885 48
Loans on real estate mortgages, in office.....	875,793 03	720,643 58	762,523 35	769,298 95
Loans on real estate mortgages, with state treasurer	43,800 00	201,303 00	202,538 00	205,263 00
Other loans.....	46,148 49	31,528 05	24,600 04	39,942 00
Bonds, in office.....	242,432 00	347,432 00	453,594 50	515,647 50
Bonds, with state treasurer	160,000 00			
Stocks	239,000 00	239,000 00	239,000 00	239,000 00
Real estate owned	33,583 07	33,637 27	33,490 00	33,516 60
Other investments.....	134,110 00	134,110 00	134,100 00	134,100 00
Advances to trusts.....	57,468 60	56,193 99	73,529 97	41,403 45
Premiums paid.....				
Safe deposit vaults				
Furniture and fixtures.....	5,820 28	5,877 78	5,685 31	5,932 09
Due from approved reserve agents.....				
Due from banks and bankers.....	217,216 22	159,042 82	126,622 81	133,272 59
Cash items	10,002 70	7,516 84	7,576 43	3,278 54
Nickels and cents.....	5 93	2 67	13 01	3 50
Silver coin	73 05	106 80	104 35	47 00
Gold coin.....	175 00	165 00	82 50	85 00
U. S. and National bank notes.....	5,669 00	4,949 00	4,352 00	4,004 00
Totals.....	\$4,193,724 92	\$4,092,274 56	\$4,139,422 45	\$4,007,079 70
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	58,000 00	58,000 00	60,000 00	60,000 00
Undivided profits, less expenses, interest and taxes paid.....	59,713 10	62,731 57	55,162 74	59,971 85
Dividends unpaid.....				
Trust deposits.....	545,752 01	432,829 44	383,929 09	287,617 19
Debentures.....	3,024,781 56	3,033,916 90	3,139,420 12	3,049,253 02
Other liabilities.....	5,478 25	4,796 65	910 50	237 64
Totals	\$4,193,724 92	\$4,092,274 56	\$4,139,422 45	\$4,007,079 70

STATE BANKS OF MICHIGAN.

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No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *Vice President*; WM. S. GREEN, *2d Vice President*;
ALFRED K. KEIFER, *Treasurer*; E. H. COLLINS, *Assistant Treasurer*;
WM. A. MOORE, *Attorney*.

DIRECTORS.—D. M. Ferry, Chas. F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn,
H. K. White, J. B. Book, A. L. Stephens, F. H. Croul.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,853,061 43	\$1,674,096 98	\$1,565,390 11	\$1,564,091 63
Bonds, mortgages and securities	5,682,469 05	5,758,153 74	5,661,111 82	5,727,240 70
Premiums paid on bonds.....		35,000 00	43,531 25	43,531 25
Overdrafts				
Banking house.....	187,087 60	187,087 60	187,087 60	187,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	130,215 53	132,886 49	134,704 33	137,211 24
Due from banks in reserve cities.....	957,609 68	1,078,190 07	1,290,450 37	1,341,048 52
Exchange for clearing house.....				
U. S. and National bank currency.....	181,951 00	168,950 00	177,341 00	139,185 00
Gold coin.....	237,497 50	252,905 00	263,940 00	279,740 00
Silver coin	15,114 45	8,677 75	8,012 25	7,880 75
Nickels and cents.....	351 78	381 90	417 86	415 56
Checks, cash items and internal revenue account	12,929 93	38,626 39	69,839 27	64,186 09
Totals.....	\$9,258,297 95	\$9,334,957 92	\$9,401,725 86	\$9,491,540 74
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less losses, current expenses, interest and taxes paid.....	359,153 02	374,488 98	382,345 60	381,171 07
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	710 00	2,141 47	828 78	828 78
Cashier's checks outstanding				
Savings deposits.....	7,762,199 50	7,873,631 15	7,873,565 77	7,963,753 20
Savings certificates of deposit.....	586,235 43	534,696 32	594,945 71	595,787 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$9,258,297 95	\$9,334,957 92	\$9,401,725 86	\$9,491,540 74

STATE BANKING DEPARTMENT.

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; E. F. CHASE, *Vice President*; E. H. CARPENTER, *Cashier*;
G. S. FRANCISCO, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, E. F. Chase, George Benton, C. H. Van Riper, S. L. Jenny,
W. D. Smith, J. T. Hovey.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$30,384 29	\$38,175 18	\$43,177 99	\$46,297 94
Bonds, mortgages and securities.....	49,283 58	43,569 95	39,864 81	34,595 00
Premiums paid on bonds.....				
Overdrafts.....	101 66	88 20	3 12	19 17
Banking house.....				
Furniture and fixtures.....	1,400 58	1,400 58	1,400 58	1,400 58
Other real estate.....	3,651 66	3,651 66	3,703 61	7,550 46
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	17,611 61	20,294 49	10,980 26	16,306 66
Exchange for clearing house.....				
U. S. and National bank currency.....	1,340 00	834 00	2,200 00	1,435 00
Gold coin.....	612 50	810 00	1,025 00	970 00
Silver coin.....	298 70	390 30	463 70	1,204 00
Nickels and cents.....	46 10	56 31	35 08	17 38
Checks, cash items and internal revenue account	106 00	34 67	60 50	5 50
Totals.....	\$104,836 68	\$109,325 34	\$102,923 65	\$109,801 69
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,196 51	1,686 09	2,423 57	3,254 53
Dividends unpaid.....				
Commercial deposits subject to check.....	30,817 54	29,280 39	24,383 01	29,203 80
Commercial certificates of deposit.....	15,815 56	17,110 82	16,183 64	17,441 74
Due to banks and bankers.....				
Certified checks.....		500 00	97 27	
Cashier's checks outstanding.....	2,371 52	3,039 47	3,206 35	4,177 14
Savings deposits.....	33,135 55	36,208 57	35,129 81	34,224 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$104,836 68	\$109,325 34	\$102,923 65	\$109,801 69

STATE BANKS OF MICHIGAN.

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No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

F. W. LYLE, *President*; N. F. CHOATE, *Vice President*; I. B. GAGE, *Cashier*.

DIRECTORS.—Nelson F. Choate, Frank W. Lyle, John Lyle, I. B. Gage, Oliver Lyle.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$180,508 47	\$191,028 14	\$166,370 95	\$159,063 85
Bonds, mortgages and securities.....	38,127 04	41,969 29	41,209 29	43,299 29
Premiums paid on bonds.....				
Overdrafts.....	4,886 26	8,061 88	3,703 41	5,247 55
Banking house.....				
Furniture and fixtures.....	6,785 57	6,785 57	6,785 57	6,785 57
Other real estate.....	14,384 00	14,384 00	14,384 00	14,384 00
Due from other banks and bankers (not reserve cities).....				
Accumulated interest.....	1,272 59		3,288 85	3,288 85
Interest paid.....		1,366 21		
Due from banks in reserve cities.....	10,434 64	37,626 85	23,728 47	43,449 99
Exchange for clearing house.....	4,217 36	1,548 43	734 15	3,185 32
U. S. and National bank currency.....	9,328 00	10,447 00	9,865 00	11,008 00
Gold coin.....	10,470 00	9,340 00	8,955 00	8,715 00
Silver coin.....	710 00	1,818 20	1,187 50	1,252 00
Nickels and cents.....	85 92	202 80	60 95	145 05
Checks, cash items and internal revenue account	2,298 67	7,194 83	5,259 19	6,560 63
Totals.....	\$283,508 52	\$331,763 20	\$285,532 33	\$306,375 10
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....			1,817 23	2,634 45
Dividends unpaid.....				
Commercial deposits subject to check.....	50,172 81	101,230 61	61,550 00	80,393 01
Commercial certificates of deposit.....	151,335 71	148,532 59	150,165 10	151,347 64
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	10,000 00	10,000 00		
Totals.....	\$283,508 52	\$331,763 20	\$285,532 33	\$306,375 10

STATE BANKING DEPARTMENT.

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

C. F. E. LONG, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.

DIRECTORS.—Byron J. Corbin, C. F. E. Long, William Clute, M. J. Howe, Geo. J. Shaefer, W. C. Palmer, Geo. W. Hurd.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$69,201 41	\$71,614 60	\$69,521 63	\$72,324 97
Bonds, mortgages and securities.....	13,970 47	12,259 12	12,434 12	12,198 14
Premiums paid on bonds.....				
Overdrafts.....	550 10	2,800 11	1,833 32	1,296 90
Banking house.....	2,561 53	2,561 53	2,561 53	2,561 53
Furniture and fixtures.....	1,344 00	1,344 00	1,344 00	1,344 00
Other real estate.....	44 50	44 50	44 50	44 50
Due from other banks and bankers (not reserve cities).....	924 13	136 73	171 03	329 88
Due from banks in reserve cities.....	25,944 16	27,183 93	26,127 83	32,246 37
Exchange for clearing house.....				
U. S. and National bank currency.....	1,895 00	1,625 00	3,098 00	3,421 00
Gold coin.....	3,105 00	2,560 00	2,610 00	3,610 00
Silver coin.....	141 70	92 00	18 40	229 45
Nickels and cents.....	239 24	210 10	124 12	76 08
Checks, cash items and internal revenue account	117 67	151 73	21 05	71 01
Totals.....	\$120,038 91	\$122,583 35	\$119,909 53	\$129,753 83
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	600 00	600 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	3,127 56	4,820 90	5,506 33	5,619 07
Dividends unpaid.....				
Commercial deposits subject to check.....	16,284 29	18,837 75	19,031 07	28,325 24
Commercial certificates of deposit.....	85,027 06	83,324 70	79,772 13	80,209 52
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,038 91	\$122,583 35	\$119,909 53	\$129,753 83

STATE BANKS OF MICHIGAN.

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No. 205.

*BANK OF DURAND, DURAND.

Organized August 8, 1898.

LUTHER LOUCKS, *President*; O. H. OBERT, *Vice President*; J. D. LELAND, *Cashier*;
ERNEST T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, O. H. Obert, Frank C. Gale, N. P. Leland, Benjamin Geer, A.
Derham, O. B. Hibbard, W. L. Scribner, R. Rathbun, P. D. Brown.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$67,888 56	\$81,523 03		
Bonds, mortgages and securities.....	15,899 31	38,857 42		
Premiums paid on bonds.....		975 00		
Overdrafts.....	498 51	20 93		
Banking house.....	5,500 00	5,500 00		
Furniture and fixtures.....	1,500 00	1,500 00		
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	657 19	1,559 16		
Due from banks in reserve cities.....	16,206 54	7,716 53		
Exchange for clearing house.....				
U. S. and National bank currency.....	3,370 00	6,293 00		
Gold coin.....	1,545 00	2,800 00		
Silver coin.....	2,110 00	2,100 00		
Nickels and cents.....	44 09	88 77		
Checks, cash items and internal revenue account	147 54	2,297 69		
Totals.....	\$115,366 74	\$151,231 53		
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00		
Surplus fund.....	300 00	300 00		
Undivided profits, less current expenses, interest and taxes paid.....	1,015 28	1,548 86		
Dividends unpaid.....				
Commercial deposits subject to check.....	10,666 19	19,881 96		
Commercial certificates of deposit.....	54,556 12	73,252 98		
Due to banks and bankers.....	3,679 92	6,343 23		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	20,149 23	24,904 50		
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$115,366 74	\$151,231 53		

* Converted into First National Bank, Durand, June 11, 1900.

STATE BANKING DEPARTMENT.

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; CHAS. H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS.—C. H. Sayre, F. N. Conn, Lynds L. Conn, Monroe L. Scougale, Robert C. Fair, Geo. N. Sufert, Thomas Cooling.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$53,994 83	\$50,749 65	\$53,421 53	\$61,796 39
Bonds, mortgages and securities.....	28,633 99	35,693 22	36,912 02	38,014 17
Premiums paid on bonds.....				
Overdrafts.....	127 39	152 55	292 18	263 86
Banking house.....				
Furniture and fixtures.....	1,811 50	1,811 50	1,811 50	1,811 50
Other real estate.....	7,286 44	7,236 44	7,511 44	7,871 44
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	25,372 27	23,417 08	16,499 75	11,311 94
Exchange for clearing house.....				
U. S. and National bank currency.....	10,552 00	10,865 00	9,625 00	5,041 00
Gold coin.....	3,567 40	2,959 90	2,507 40	2,610 00
Silver coin.....	1,819 45	1,935 25	913 65	681 30
Nickels and cents.....	47 20	73 76	13 24	54 64
Checks, cash items and internal revenue account	444 90	153 43	18 20	120 00
Totals.....	\$133,637 37	\$135,048 36	\$129,525 91	\$129,576 24
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	508 97	504 73	590 93	1,008 90
Dividends unpaid.....				
Commercial deposits subject to check.....	15,650 64	18,352 86	13,750 14	14,881 08
Commercial certificates of deposit.....	61,004 00	61,302 69	60,974 44	59,491 50
Due to banks and bankers.....				
Certified checks.....	43 60	30 12		
Cashier's checks outstanding.....				
Savings deposits.....	30,430 16	28,767 96	28,210 40	28,194 76
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$133,637 37	\$135,048 36	\$129,525 91	\$129,576 24

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp,
J. M. Corbin, Henry C. Minnie, I. N. Reynolds, B. S. Harris.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$157,539 34	\$153,573 91	\$155,549 88	\$155,724 20
Bonds, mortgages and securities.....	62,730 47	63,815 26	64,580 69	68,005 42
Premiums paid on bonds.....				
Overdrafts.....	3,350 85	2,783 62	1,966 76	833 16
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	975 00	975 00	975 00	975 00
Due from other banks and bankers (not reserve cities).....	456 00		107 27	370 64
Due from banks in reserve cities.....	9,961 49	11,073 48	4,917 72	15,343 40
Exchange for clearing house.....			523 00	590 15
U. S. and National bank currency.....	5,695 00	9,173 00	7,537 00	4,360 00
Gold coin.....	3,917 50	4,902 50	5,895 00	5,865 00
Silver coin.....	850 00	810 00	1,115 00	500 00
Nickels and cents.....	22 06	30 93	41 69	19 74
Checks, cash items and internal revenue account	589 13	795 80	510 14	747 28
Totals.....	\$253,566 84	\$255,433 50	\$251,219 15	\$260,833 99
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	12,500 00	12,500 00	13,000 00	13,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,675 75	6,707 13	3,750 43	6,286 43
Dividends unpaid.....	5 33	5 33	20 00	
Commercial deposits subject to check.....	27,876 25	25,824 17	20,974 92	34,150 89
Commercial certificates of deposit.....	111,931 28	122,396 87	122,049 76	127,896 67
Due to banks and bankers.....	2,578 23		424 04	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	18,000 00	13,000 00	16,000 00	4,500 00
Totals.....	\$253,566 84	\$255,433 50	\$251,219 15	\$260,833 99

STATE BANKING DEPARTMENT.

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

JOHN W. PFEIFLER, *President*; FREDERICK NEFF, *Vice President*; SHERMAN NEFF, *Second Vice President*; EDWARD A. RUNDELL, *Cashier*.

DIRECTORS.—Jno. W. Pfeiffer, Frederick Neff, Sherman Neff, Edward A. Rundell, Henry J. Burch.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$10,984 33	\$13,418 77	\$14,291 07	\$13,546 93
Bonds, mortgages and securities.....	24,256 19	23,879 09	23,149 04	24,384 94
Premiums paid on bonds.....				
Overdrafts.....	239 48	158 03	117 10	118 89
Banking house.....	1,776 24	1,776 24	1,776 24	1,776 24
Furniture and fixtures.....	913 43	913 43	913 43	913 43
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	18,211 92	22,872 10	19,856 99	12,238 58
Exchange for clearing house.....				
U. S. and National bank currency.....	2,637 00	3,883 00	4,441 00	4,190 00
Gold coin.....	2,062 50	1,972 50	1,997 50	1,982 50
Silver coin.....	239 00	254 75	297 50	183 50
Nickels and cents.....	28 53	14 94	19 82	7 27
Checks, cash items and internal revenue account	70 26	27 44	29 79	160 62
Totals.....	\$61,406 88	\$68,970 89	\$66,889 48	\$59,502 90
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	142 20	142 20	142 20	142 20
Undivided profits, less current expenses, interest and taxes paid.....	185 14	470 05	864 87	1,063 40
Dividends unpaid.....				
Commercial deposits subject to check.....	12,711 41	15,662 49	15,469 99	9,297 81
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,703 58	2,938 79	2,147 19	1,723 79
Savings certificates of deposit.....	30,666 55	34,757 36	33,265 23	32,255 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$61,406 88	\$68,970 89	\$66,889 48	\$59,502 90

STATE BANKS OF MICHIGAN.

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No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; MILTON B. LANG, *Vice President*; HORATIO B. LEWIS, *Second Vice President*; F. B. MOORE, *Cashier*.

DIRECTORS.—Horatio B. Lewis, M. B. Lang, R. W. Bagot, Frank B. Moore, Benj. R. Moore, Harry Hirschberg, J. H. McLane.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$69,300 03	\$90,142 89	\$65,034 38	\$69,229 61
Bonds, mortgages and securities.....	25,488 98	27,849 48	31,062 81	32,603 81
Premiums paid on bonds.....				
Overdrafts.....	145 90	974 04	31 97	
Banking house.....				
Furniture and fixtures.....	2,149 52	2,149 52	2,149 52	2,149 52
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		103 33		
Due from banks in reserve cities.....	48,999 59	17,594 55	20,240 31	15,999 94
Exchange for clearing house.....				
U. S. and National bank currency.....	7,016 00	2,158 00	8,812 00	5,383 00
Gold coin.....	3,395 00	3,135 00	364 85	2,080 00
Silver coin.....	500 10	562 90	743 90	502 60
Nickels and cents.....	62 73	99 24	70 69	64 82
Checks, cash items and internal revenue account.....	847 76	1,322 21	1,246 43	476 51
Totals.....	\$157,905 61	\$136,098 16	\$129,756 86	\$128,189 81
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	860 00	860 00	860 00	860 00
Undivided profits, less current expenses, interest and taxes paid.....	2,185 68	2,926 57	3,128 84	4,077 45
Dividends unpaid.....	23 14	23 14	23 14	23 14
Commercial deposits subject to check.....	69,648 40	51,895 78	44,148 79	40,231 37
Commercial certificates of deposit.....	29,332 29	25,336 99	23,692 41	27,005 33
Due to banks and bankers.....	6 00		151 45	203 06
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	20,850 10		22,752 23	20,789 46
Savings certificates of deposit.....		20,055 68		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$157,905 61	\$136,098 16	\$129,756 86	\$128,189 81

STATE BANKING DEPARTMENT.

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; J. W. MATTHEWS, *Vice President*; WM. ROGERS, *Cashier*.

DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, J. S. Edwards, G. E. Brandeberry.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$61,890 69	\$72,081 37	\$69,586 83	\$70,110 40
Bonds, mortgages and securities.....	24,539 62	25,877 17	25,003 92	23,296 92
Premiums paid on bonds.....				
Overdrafts.....	95 94	343 78	157 13	559 43
Banking house.....	3,790 00	3,790 00	3,700 00	3,700 00
Furniture and fixtures.....	1,200 00	1,200 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	27,083 15	18,035 71	16,989 67	26,498 40
Exchange for clearing house.....				
U. S. and National bank currency.....	3,230 00	2,186 00	3,311 00	1,663 00
Gold coin.....	3,172 50	3,689 20	3,207 10	4,030 70
Silver coin.....	1,527 85	1,345 55	898 55	1,033 30
Nickels and cents.....	66 86	41 11	41 35	76 35
Checks, cash items and internal revenue account.....	60 47	74 38	843 79	887 30
Totals.....	\$126,667 08	\$128,614 27	\$124,739 34	\$132,855 80
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,194 88	4,339 30	2,678 17	4,103 62
Dividends unpaid.....	150 00	150 00	430 00	430 00
Commercial deposits subject to check.....	36,943 00	33,632 12	30,163 93	30,359 40
Commercial certificates of deposit.....	16,644 72	20,234 35	22,755 06	25,200 01
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	44,734 48	45,258 50	43,712 18	47,762 77
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$126,667 08	\$128,614 27	\$124,739 34	\$132,855 80

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

CHANCY RICHARDS, *President*; GEORGE L. DUTCHER, *Vice President*; J. E. HUTCHINSON, *Cashier*; W. J. HUTCHINSON, *Assistant Cashier*; LEONARD S. DICKINSON, *Auditor*.

DIRECTORS.—Chancy Richards, J. E. Hutchinson, Leonard S. Dickinson, John Pieters, George L. Dutcher.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$17,680 92	\$21,499 76	\$23,335 50	\$20,707 43
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....	17 46	4 35	33 59	457 88
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,002 00	1,004 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		16 18	67 47	5 35
Due from banks in reserve cities.....	1,376 45	4,912 07	13,855 33	26,807 12
Exchange for clearing house.....				
U. S. and National bank currency.....	3,463 00	4,033 00	2,400 00	870 00
Gold coin.....	775 00	570 00	815 00	765 00
Silver coin.....	897 00	410 25	290 05	364 65
Nickels and cents.....	124 79	71 62	15 14	47 22
Checks, cash items and internal revenue account	443 21	104 07	149 33	
Totals.....	\$31,777 83	\$38,621 30	\$47,963 41	\$57,028 65
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....			125 00	125 00
Undivided profits, less current expenses, interest and taxes paid.....	1,590 12	2,035 75	1,357 34	1,206 19
Dividends unpaid.....				376 32
Commercial deposits subject to check.....	5,288 90	7,912 57	16,070 83	16,615 98
Commercial certificates of deposit.....	9,896 81	13,672 98	15,410 24	23,705 16
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$31,777 83	\$38,621 30	\$47,963 41	\$57,028 65

STATE BANKING DEPARTMENT.

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

H. B. LATOURETTE, *President*; E. C. FORTE, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—H. B. Latourette, E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$32,648 87	\$40,262 10	\$34,565 53	\$39,671 60
Bonds, mortgages and securities.....	44,920 42	43,734 25	43,928 25	42,556 13
Premiums paid on bonds.....				
Overdrafts.....	30 42			297 56
Banking house.....	8,000 00	8,000 00	7,500 00	4,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	14,583 82	4,648 68	9,070 56	10,065 08
Exchange for clearing house.....				
U. S. and National bank currency.....	8,399 00	6,167 00	6,790 00	6,128 00
Gold coin.....	1,430 00	1,535 00	1,235 00	1,572 50
Silver coin.....	348 00	430 30	962 55	602 70
Nickels and cents.....	50 50	44 34	122 63	122 22
Checks, cash items and internal revenue account.....	170 49	127 20	282 49	145 99
Totals.....	\$112,581 52	\$106,948 87	\$106,457 01	\$106,161 78
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	180 00	180 00	330 00	330 00
Undivided profits, less current expenses, interest and taxes paid.....	1,660 57	1,721 23	514 95	1,100 75
Dividends unpaid.....				
Commercial deposits subject to check.....	24,685 81	17,933 34	15,789 24	15,461 05
Commercial certificates of deposit.....	3,491 98	2,513 50	2,323 50	1,573 74
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	57,563 16	59,029 30	62,499 32	56,683 48
Savings certificates of deposit.....				6,012 76
Notes and bills rediscounted.....		571 50		
Bills payable.....				
Totals.....	\$112,581 52	\$106,948 87	\$106,457 01	\$106,161 78

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; GEO. W. BUCKINGHAM, *Vice President*; H. C. SPENCER, *Cashier*;
W. E. MARTIN, *Assistant Cashier*.

DIRECTORS.—Alex. McFarlan, J. H. Whiting, D. D. Aitken, G. W. Hubbard, H. C. Spencer,
R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant, Ed. S. Lee.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$486,998 43	\$402,579 51	\$379,513 46	\$380,751 50
Bonds, mortgages and securities.....	275,967 83	282,015 42	281,782 57	308,285 78
Premiums paid on bonds.....	2,042 71	2,042 71	2,042 71	2,042 71
Overdrafts.....	7,810 14	3,526 93	4,644 29	4,667 49
Banking house.....				
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate.....	8,449 86	8,449 86	8,449 86	17,384 86
Due from other banks and bankers (not reserve cities).....	30 00			30 26
Due from banks in reserve cities.....	46,116 07	103,073 94	152,584 05	195,575 01
Exchange for clearing house.....	4,818 29		2,622 13	538 20
U. S. and National bank currency.....	7,833 00	27,897 00	18,133 00	19,827 00
Gold coin.....	24,400 00	28,402 50	31,875 00	31,850 00
Silver coin.....	1,307 13	1,651 83	1,328 08	1,909 73
Nickels and cents.....	353 85	437 60	515 12	382 50
Checks, cash items and internal revenue account	400 00	704 06	58 64	56 11
Totals.....	\$879,627 31	\$853,781 36	\$896,028 91	\$976,281 15
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	23,500 00	23,500 00	24,000 00	24,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,722 35	19,967 31	9,860 59	15,421 89
Dividends unpaid.....	20 00	20 00	80 40	
Commercial deposits subject to check.....	381,619 94	354,602 57	409,888 30	492,655 63
Commercial certificates of deposit.....	29,806 80	4,275 96	1,922 50	2,460 00
Due to banks and bankers.....	993 82	993 82	993 82	993 82
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	171,650 03	174,419 46	164,652 41	167,788 84
Savings certificates of deposit.....	107,314 37	126,002 24	134,630 89	122,960 97
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$879,627 31	\$853,781 36	\$896,028 91	\$976,281 15

STATE BANKING DEPARTMENT.

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

W. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; A. G. BISHOP, *Cashier*;
JAS. MARTIN, *Assistant Cashier*.

DIRECTORS.—Wm. W. Crapo, W. A. Atwood, Geo. B. Gold, C. C. Pierson, Jas. C. Willson,
F. H. Pierce, George E. Taylor, A. G. Bishop, W. C. Orrell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$517,504 22	\$421,530 69	\$380,886 36	\$387,139 87
Bonds, mortgages and securities.....	424,788 99	437,608 59	439,690 53	496,278 99
Premiums paid on bonds.....				
Overdrafts.....	4,013 01	636 52	1,034 50	7,770 56
Banking house.....				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	11,369 17	11,873 86	11,940 26	11,603 42
Due from other banks and bankers (not reserve cities).....	6,059 48	2,800 13	4,124 90	4,667 78
Due from banks in reserve cities.....	79,140 46	128,293 16	147,081 51	123,466 49
Exchange for clearing house.....	5,488 95			
U. S. and National bank currency.....	13,044 00	22,307 00	13,788 00	24,704 00
Gold coin.....	22,545 00	23,025 00	22,460 00	34,005 00
Silver coin.....	4,700 00	3,600 00	3,900 00	6,200 00
Nickels and cents.....	50 16	54 72	78 39	52 32
Checks, cash items and internal revenue account.....		144 14	25,922 80	350 92
Totals.....	\$1,093,703 44	\$1,056,873 81	\$1,055,907 25	\$1,101,239 35
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	35,451 39	33,534 66	25,772 29	34,163 24
Dividends unpaid.....			25 00	
Commercial deposits subject to check.....	156,140 64	136,589 29	170,368 15	193,279 34
Commercial certificates of deposit.....	33,051 84	15,572 98	13,845 32	14,168 86
Due to banks and bankers.....				
Certified checks.....			200 00	
Cashier's checks outstanding.....				
Savings deposits.....	515,762 34	517,492 65	511,394 53	518,867 42
Savings certificates of deposit.....	203,297 23	203,684 23	184,301 96	190,760 49
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,093,703 44	\$1,056,873 81	\$1,055,907 25	\$1,101,239 35

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; W. A. PATERSON, *Vice President*; M. DAVISON, *Cashier*;
SIDNEY J. SMALE, *Assistant Cashier*.

DIRECTORS.—C. T. Bridgman, Flint P. Smith, James J. Hurley, Wm. H. Edwards, Mathew Davison, W. A. Paterson, W. E. Braman, Wm. F. Stewart, Geo. H. Durand.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$323,659 51	\$287,163 54	\$265,217 44	\$267,246 89
Bonds, mortgages and securities.....	319,762 39	354,282 66	416,547 83	447,942 36
Premiums paid on bonds.....			1,433 75	1,433 75
Overdrafts.....	548 12	1,832 15	6,724 59	2,289 56
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	11,000 00	11,000 00	11,000 00	14,700 00
Due from other banks and bankers (not reserve cities).....	21,080 04	31,054 24	36,406 70	35,023 96
Genesee county abstract bonds.....	8,000 00	8,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	79,635 36	152,921 56	116,470 78	80,866 08
Exchange for clearing house.....	447 30	462 81	160 96	256 95
U. S. and National bank currency.....	17,589 00	13,252 00	10,002 00	21,294 00
Gold coin.....	15,855 00	14,970 00	15,100 00	13,177 50
Silver coin.....	7,462 00	7,873 00	4,700 00	7,515 50
Nickels and cents.....	44 00	308 92	226 05	311 18
Checks, cash items and internal revenue account	980 71	882 01	360 00	1,379 01
Totals.....	\$831,063 43	\$909,002 89	\$914,350 10	\$923,436 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	13,000 00	13,000 00	13,500 00	13,500 00
Undivided profits, less current expenses, interest and taxes paid.....	8,934 86	12,007 74	5,855 02	14,003 91
Dividends unpaid.....	32 50	27 50	82 50	27 50
Commercial deposits subject to check.....	93,641 81	118,814 82	140,033 06	110,217 62
Commercial certificates of deposit.....	13,347 06	6,225 27	6,433 86	7,904 52
Due to banks and bankers.....	182 50			
Certified checks.....	30 20	1 17	901 02	1 02
Cashier's checks outstanding.....				
Savings deposits.....	424,036 50	465,191 81	454,698 79	488,605 27
Savings certificates of deposit.....	177,858 00	193,734 58	192,845 85	189,176 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$831,063 43	\$909,002 89	\$914,350 10	\$923,436 74

STATE BANKING DEPARTMENT.

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; F. A. NILES, *Vice President*; GEORGE PACKARD, *Cashier*;
CHARLES H. PEASE, *Assistant Cashier*.

DIRECTORS.—Daniel Cotcher, F. A. Niles, George Packard, J. Kimmell, C. S. Brown,
James M. Greenfield, Charles H. Pease.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$39,456 37	\$56,850 18	\$49,655 62	\$45,973 93
Bonds, mortgages and securities.....	173,109 45	176,071 76	161,521 76	135,646 76
Premiums paid on bonds.....	961 00	400 00	400 00	400 00
Overdrafts.....				
Banking house.....	2,800 00	2,800 00	2,725 00	2,750 00
Furniture and fixtures.....	1,700 00	1,700 00	1,775 00	1,750 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,648 83	16,965 99	6,914 85	6,667 46
Expense.....				219 61
Due from banks in reserve cities.....	12,680 88	2,999 16	15,893 98	15,244 97
Exchange for clearing house.....				
U. S. and National bank currency.....	4,263 00	3,058 00	1,513 00	5,068 00
Gold coin.....	2,065 00	3,000 00	3,030 00	3,040 00
Silver coin.....	452 75	1,015 75	1,094 00	966 50
Nickels and cents.....	43 71	66 73	40 96	107 97
Checks, cash items and internal revenue account	1,202 25	569 03	75 00	528 68
Totals.....	\$249,383 24	\$265,496 60	\$244,639 17	\$218,383 88
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	12,000 00	14,000 00	14,000 00	16,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,968 65	117 62	132 64	
Dividends unpaid.....	40 00	128 00	80 00	354 00
Commercial deposits subject to check.....	17,172 10	10,945 45	9,379 27	8,454 80
Commercial certificates of deposit.....	60,410 97	64,470 79	46,883 98	34,731 93
Due to banks and bankers.....		42 70		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	6,201 89	6,219 32	6,416 41	14,623 43
Savings certificates of deposit.....	95,589 63	114,572 72	102,746 87	89,219 72
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$249,383 24	\$265,496 60	\$244,639 17	\$218,383 88

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
GRANT J. BROWN, *Assistant Cashier*.

DIRECTORS.—Levant A. Vickery, Ira T. Sayre, John H. Rowe, James B. French, Henry H.
Chatters, Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....				\$38,298 46
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				3,850 68
Furniture and fixtures.....				1,819 49
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				4,529 68
Due from banks in reserve cities.....				7,484 71
Exchange for clearing house.....				556 85
U. S. and National bank currency.....				4,791 54
Gold coin.....				755 00
Silver coin.....				769 10
Nickels and cents.....				34 01
Checks, cash items and internal revenue account.....				1,404 88
Totals				\$64,294 40
Liabilities.				
Capital stock paid in.....				\$19,960 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				74 30
Dividends unpaid.....				
Commercial deposits subject to check.....				4,697 20
Commercial certificates of deposit.....				5,596 59
Due to banks and bankers.....				16 98
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				585 45
Savings certificates of deposit.....				33,363 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$64,294 40

STATE BANKING DEPARTMENT.

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; C. GRULER, *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, W. H. Snelling, C. Gruler, M. Spitzley, Peter Thorne.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$32,876 45	\$30,734 46	\$33,395 03	\$35,335 19
Bonds, mortgages and securities.....	38,416 92	38,066 92	35,634 92	53,373 43
Premiums paid on bonds.....				
Overdrafts.....	2,333 86	1,174 94	1,623 33	2,812 72
Banking house.....				
Furniture and fixtures.....	1,658 18	1,658 18	1,658 18	1,658 18
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	16,368 00	31,925 82	42,027 79	22,919 14
Exchange for clearing house.....				
U. S. and National bank currency.....	2,595 00	3,026 00	4,748 00	3,128 00
Gold coin.....	1,162 50	1,080 00	1,090 00	2,165 00
Silver coin.....	255 20	179 00	665 00	673 00
Nickels and cents.....	50 57	39 79	29 68	48 61
Checks, cash items and internal revenue account.....	142 20	262 26	109 33	163 87
Totals.....	\$95,858 88	\$106,147 37	\$120,981 26	\$122,277 14
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,370 00	1,370 00	1,370 00	1,370 00
Undivided profits, less current expenses, interest and taxes paid.....	1,046 72	996 70	1,442 45	2,645 29
Dividends unpaid.....				
Commercial deposits subject to check.....	13,451 34	12,873 82	18,417 50	18,997 70
Commercial certificates of deposit.....	55,748 72	68,467 11	73,521 06	72,520 96
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,242 10	9,440 74	11,230 25	11,743 19
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$95,858 88	\$106,147 37	\$120,981 26	\$122,277 14

STATE BANKS OF MICHIGAN.

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No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*;
H. T. GLEZEN, *Assistant Cashier*.

DIRECTORS.—Sanford W. Buck, Earl B. Bolton, Frank A. Kramer, John G. Berry, John C.
Scott, Geo. Skelton, Solomon W. Kramer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$87,146 19	\$86,186 84	\$92,858 30	\$96,734 22
Bonds, mortgages and securities.....	18,500 00	27,000 00	29,000 00	26,000 00
Premiums paid on bonds.....				
Overdrafts.....	139 11	346 79	410 38	65 25
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....	681 25			567 41
Due from banks in reserve cities.....	70,347 59	61,227 58	28,748 85	25,843 28
Exchange for clearing house.....				
U. S. and National bank currency.....	9,467 00	3,029 00	2,917 00	3,440 00
Gold coin.....	3,455 00	3,615 00	1,577 50	1,415 00
Silver coin.....	1,991 25	596 00	890 05	457 50
Nickels and cents.....	156 03	195 96	194 65	187 38
Checks, cash items and internal revenue account	646 76	2,438 89	1,087 60	1,752 25
Totals.....	\$194,130 18	\$186,236 06	\$159,284 33	\$158,062 27
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,921 34	3,479 25	2,412 35	3,542 55
Dividends unpaid.....				
Commercial deposits subject to check.....	68,979 84	55,725 90	44,313 51	41,002 86
Commercial certificates of deposit.....	92,229 00	97,030 91	82,558 47	83,506 86
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$194,130 18	\$186,236 06	\$159,284 33	\$158,062 27

STATE BANKING DEPARTMENT.

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; O. A. BALL, *Vice President*; F. A. HALL, *Cashier*;
D. B. SHEDD, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, O. A. Ball,
Roger W. Butterfield, Frank E. Leonard, Thos. M. Peck, Frank Jewell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$711,848 59	\$703,646 38	\$662,773 66	\$761,179 89
Bonds, mortgages and securities.....	606,631 38	625,004 68	638,679 67	611,465 95
Premiums paid on bonds.....	9,800 00	9,800 00	9,500 00	9,500 00
Overdrafts.....	424 06	1,504 21	1,479 14	532 58
Banking house.....				
Furniture and fixtures.....	4,255 90	4,344 85	4,344 85	4,344 85
Other real estate.....	23,144 98	21,980 00	21,980 00	19,180 00
Due from other banks and bankers (not reserve cities).....	85 80	21 40	331 63	364 43
Due from banks in reserve cities.....	163,231 94	164,735 41	171,403 64	182,253 00
Exchange for clearing house.....	2,572 84	1,454 73	3,295 03	4,073 28
U. S. and National bank currency.....	23,095 00	29,161 00	43,564 00	26,365 00
Gold coin.....	40,205 00	40,612 50	40,705 00	40,445 00
Silver coin.....	2,815 50	2,609 26	2,214 70	3,103 20
Nickels and cents.....	674 54	507 37	395 92	1,041 49
Checks, cash items and internal revenue account	262 11	2,819 18	1,895 89	358 80
Totals.....	\$1,589,047 64	\$1,608,200 97	\$1,602,563 13	\$1,664,207 47
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,352 29	25,672 54	7,959 95	20,478 70
Dividends unpaid.....			25 50	
Commercial deposits subject to check.....	83,802 56	79,161 15	81,281 99	95,784 21
Commercial certificates of deposit.....	75,719 59	75,645 72	71,718 72	97,536 78
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	930,628 94	949,842 12	967,852 97	954,707 84
Savings certificates of deposit.....	303,544 26	297,879 44	293,724 00	315,689 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,589,047 64	\$1,608,200 97	\$1,602,563 13	\$1,664,207 47

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, E. Crofton Fox, Anton G. Hodenpyl, T. J. O'Brien, F. C. Miller, John W. Blodgett.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,115,787 85	\$913,467 12	\$968,293 86	\$956,528 51
Bonds, mortgages and securities.....	641,186 87	536,510 42	515,108 65	510,845 72
Premiums paid on bonds.....				
Overdrafts.....	1,723 70	1,324 62	1,813 77	1,277 14
Banking house.....	27,000 00	27,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	13,339 41	13,339 41	13,339 41	12,497 00
Due from other banks and bankers (not reserve cities).....	934 32	287 43	275 00	428 00
Due from banks in reserve cities.....	178,812 00	185,196 18	252,919 81	319,801 01
Exchange for clearing house.....	30,029 78	1,810 70	3,091 10	17,587 72
U. S. and National bank currency.....	24,975 00	22,274 00	20,277 00	12,449 00
Gold coin.....	80,305 00	68,465 00	60,167 00	60,410 00
Silver coin.....	3,928 30	5,224 25	455 45	557 55
Nickels and cents.....	749 06	410 29	557 16	800 73
Checks, cash items and internal revenue account	296 31	397 21	214 38	561 10
Totals.....	\$2,121,067 60	\$1,777,706 63	\$1,863,512 59	\$1,920,741 48
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	40,446 03	56,549 67	49,624 37	62,908 87
Dividends unpaid.....	4 00			
Commercial deposits subject to check.....	587,886 73	205,702 42	209,810 23	211,105 04
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	374 68	68 40	250 00	110 00
Cashier's checks outstanding.....				
Savings deposits.....	1,007,162 81	1,028,372 02	1,079,128 34	1,130,528 75
Savings certificates of deposit.....	385,193 35	387,014 12	424,699 65	416,088 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,121,067 60	\$1,777,706 63	\$1,863,512 59	\$1,920,741 48

STATE BANKING DEPARTMENT.

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHARD, *Vice President*; ANTON G. HODENPYL, *2d Vice President*; HENRY IDEMA, *3d Vice President*; GEORGE E. HARDY, *Secretary*; F. A. GORHAM, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, Alfred D. Rathbone, James M. Barnett, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Anton G. Hodenpyl, Frederick Loettgert, Thomas Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Collateral loans—time.....	\$88,164 34	\$202,960 34	\$203,909 26	\$232,867 13
Collateral loans—demand.....	198,017 64	196,967 71	166,492 13	204,690 93
Loans on real estate mortgages, in office.....	146,674 22	146,224 22	159,832 00	174,787 00
Loans on real estate mortgages, with state treasurer.....	104,150 00	103,500 00	103,500 00	102,800 00
Other loans.....				
Bonds, in office	37,400 00	129,100 00	119,100 00	46,100 00
Bonds, with state treasurer.....				
Stocks	10,401 00	10,401 00	10,401 00	10,431 00
Real estate owned.....	41,177 20	44,834 04	38,919 15	36,745 23
Other investments.....				
Advances to trusts.....	46,711 46	49,268 51	48,572 99	37,497 51
Premiums paid.....				
Safe deposit vaults.....	17,327 07	16,712 23	18,115 00	18,115 00
Furniture and fixtures.....	6,289 07	6,289 07	5,999 00	5,999 00
Due from approved reserve agents.....	214,437 40	125,933 32	273,909 32	359,728 10
Due from other banks and bankers	53,478 34	13,750 00	27,600 00	87,448 04
Cash items.....	2,298 56	2,188 21	2,653 56	1,427 92
Nickels and cents.....	79 86	87 50	77 68	25 17
Silver coin	615 90	509 65	289 55	363 90
Gold coin.....	10,765 00	13,825 00	16,385 00	18,475 00
U. S. and National bank notes.....	10,456 00	20,984 00	21,772 00	31,127 00
Totals.....	\$988,443 06	\$1,083,534 80	\$1,217,527 64	\$1,368,627 93
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses, interest and taxes paid.....	15,609 37	18,598 65	10,893 88	28,745 35
Premiums			2,701 85	2,777 15
Trust deposits.....	409,663 61	474,375 80	616,025 21	746,438 46
Debentures.....	252,418 13	266,451 05	266,296 48	282,431 45
Other liabilities.....	10,751 95	24,109 30	21,610 22	8,235 52
Totals.....	\$988,443 06	\$1,083,534 80	\$1,217,527 64	\$1,368,627 93

PENINSULAR TRUST COMPANY, GRAND RAPIDS.

Organized April 23, 1894.

SIDNEY F. STEVENS, *President*; CHARLES W. WATKINS, *First Vice President*; CHARLES W. GARFIELD, *Second Vice President*; AMOS S. MUSSELMAN, *Third Vice President*; GEORGE G. WHITWORTH, *Secretary and Treasurer*; ADOLPH B. MASON, *Assistant Secretary*; J. ARTHUR WHITWORTH, *Assistant Treasurer*.

DIRECTORS.—THOS. M. PECK, CHARLES W. WATKINS, JULIUS BERKEY, D. M. AMBERG, C. C. FOLLMER, CARL G. A. VOIGHT, F. C. MILLER, JOSEPH HOUSEMAN, CHAS. W. GARFIELD, JOHN B. MARTIN, E. A. STOWE, GEO. H. DAVIDSON, JOHN CAULFIELD, WM. WIDDLCOCK, A. S. MUSSELMAN, SIDNEY F. STEVENS, STEPHEN A. SEARS, WM. H. ANDERSON, GEORGE G. WHITWORTH.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Collateral loans—time	\$46,108 33	\$19,316 67	\$15,200 00	\$1,000 00
Collateral loans—demand	30,380 00	15,505 00	10,275 00	10,085 00
Loans on real estate mortgages, in office	105,544 62	60,985 29	69,535 29	14,550 00
Loans on real estate mortgages, with state treasurer	50,100 00	21,050 00		
Other loans				
Bonds, in office				
Bonds, with state treasurer		30,000 00		
Stocks				
Real estate owned	3,910 42	3,000 00	3,000 00	3,000 00
Other investments				
Advances to trusts				
Premiums paid				
Safe deposit vaults	14,000 00	13,750 00	13,750 00	13,625 00
Furniture and fixtures	1,800 00	1,800 00	1,786 00	1,576 00
Due from approved reserve agents	16,669 96	80,832 24		
Due from other banks and bankers			112,263 91	159,064 23
Cash items	1,871 69	169 91	1,799 30	
Nickels and cents	54 26	12 50		31
Silver coin	116 50	21 50	2 10	
Gold coin	1,176 00	316 00	260 00	
U. S. and National bank notes	1,368 00	764 00	120 00	24 00
Totals	\$273,099 78	\$247,523 11	\$227,991 60	\$202,934 54
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	17,000 00	17,000 00	17,000 00	17,000 00
Undivided profits, less expenses, interest and taxes paid	5,917 99	11,552 92	10,702 42	13,827 94
Dividends unpaid				
Trust deposits	94,940 80	64,830 35	46,958 18	14,792 61
Debentures	54,400 00	53,900 00	53,200 00	57,313 99
Other liabilities	840 99	239 84	131 00	
Totals	\$273,099 78	\$247,523 11	\$227,991 60	\$202,934 54

STATE BANKING DEPARTMENT.

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President*; JNO. PATTON, *Vice President*; C. M. HEALD, *2d Vice President*;
CHAS. B. KELSEY, *Cashier*; M. D. HORGESTEGGER, *Teller*.

DIRECTORS.—J. H. Gibbs, C. B. Judd, D. D. Cody, Jno. Patton, Wm. A. Smith, S. A. Morman,
D. E. Waters, Jno. Murray, C. M. Heald, T. Hefferan, C. W. Colt, C. H. Berkey, Reuben
Hatch, A. J. Daniels, C. B. Kelsey.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$312,621 65	\$313,719 17	\$320,687 46	\$324,710 67
Bonds, mortgages and securities.....	926,116 16	931,549 86	915,861 38	930,185 03
Premiums paid on bonds.....	22,144 85	22,144 85	23,474 77	23,616 77
Overdrafts.....	860 30	3,254 18	873 09	664 09
Banking house.....				
Furniture and fixtures.....	5,350 60	5,350 60	5,350 60	5,350 60
Other real estate.....	31,599 08	29,639 70	28,707 74	28,920 67
Due from other banks and bankers (not reserve cities).....	4,163 87	6,768 35	9,935 20	7,393 10
Due from banks in reserve cities.....	175,058 26	144,607 01	158,454 34	237,141 20
Exchange for clearing house.....	3,383 85	3,842 45	7,946 75	7,406 32
U. S. and National bank currency.....	30,107 00	33,062 00	38,417 00	30,949 00
Gold coin.....	20,650 00	24,030 00	21,112 50	20,770 00
Silver coin.....	5,472 10	1,978 20	2,714 65	1,347 35
Nickels and cents.....	90 41	73 30	198 24	273 98
Checks, cash items and internal revenue account	1,864 50	406 73	762 89	1,561 85
Totals.....	\$1,539,482 63	\$1,520,426 40	\$1,534,496 61	\$1,620,280 63
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,593 36	7,678 70	5,874 85	2,619 99
Dividends unpaid.....			30 00	
Commercial deposits subject to check.....	129,843 98		126,494 79	153,894 77
Commercial certificates of deposit.....		112,125 62	578,769 88	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	672,097 13	697,337 89	703,337 09	728,821 09
Savings certificates of deposit.....	608,948 16	583,284 19		614,944 78
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,539,482 63	\$1,520,426 40	\$1,534,496 61	\$1,620,280 63

STATE BANKS OF MICHIGAN.

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No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; EDWARD LOWE, *Vice President*; M. H. SORRICK, *Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, J. K. Johnston, Edward Lowe, Daniel McCoy, C. C. Follmer, Benjamin Wolf, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$810,774 87	\$790,307 64	\$828,365 32	\$900,683 52
Bonds, mortgages and securities.....	146,941 13	154,708 72	157,708 72	164,681 25
Premiums paid on bonds.....	670 49	670 49	670 49	670 49
Overdrafts.....	474 75	477 31	1,621 10	287 38
Banking house.....				
Furniture and fixtures.....	6,318 40	6,318 40	6,000 00	6,000 00
Other real estate.....	2,345 71	2,345 71	2,345 71	2,345 71
Due from other banks and bankers (not reserve cities).....	9,075 54	13,566 02	4,482 57	6,505 17
Due from banks in reserve cities.....	78,434 31	137,381 39	142,623 83	90,544 41
Exchange for clearing house.....	5,328 95	1,893 41	3,633 66	5,861 78
U. S. and National bank currency.....	36,369 00	54,580 00	48,231 00	40,980 00
Gold coin.....	20,482 00	19,982 00	23,782 00	23,682 00
Silver coin.....	2,796 00	2,853 00	2,734 00	3,414 00
Nickels and cents.....	352 14	287 51	244 38	406 04
Checks, cash items and internal revenue account	3,124 28	442 12	1,323 25	6,679 58
Totals.....	\$1,123,487 62	\$1,185,813 72	\$1,223,766 03	\$1,252,721 33
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	20,500 00	20,500 00	22,000 00	22,500 00
Undivided profits, less current expenses, interest and taxes paid.....	21,342 49	21,768 70	23,364 77	25,151 80
Dividends unpaid.....	336 00	66 00	194 00	22 00
Commercial deposits subject to check.....	331,272 84	381,058 44	392,392 95	344,022 02
Commercial certificates of deposit.....	178,749 14	163,357 27	151,199 62	185,098 52
Due to banks and bankers.....	6,789 83	10,336 52	21,122 29	30,001 86
Certified checks.....	60 00	100 00		
Cashier's checks outstanding.....				
Savings deposits.....	298,554 92	315,162 12	314,785 14	342,893 60
Savings certificates of deposit.....	93,981 90	123,464 67	148,707 26	153,031 53
Notes and bills rediscounted.....	21,920 50			
Bills payable.....				
Totals.....	\$1,123,487 62	\$1,185,813 72	\$1,223,766 03	\$1,252,721 33

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; E. L. COOPER, *Cashier*.

DIRECTORS.—A. Hitchcock, M. L. Raymond, E. L. Cooper, E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Hellier, E. W. Hobart, E. A. Croman.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$40,897 56	\$39,580 76	\$43,161 71	\$40,702 53
Bonds, mortgages and securities.....	60,714 39	61,461 39	62,554 39	67,881 76
Premiums paid on bonds.....				
Overdrafts.....	774 29	406 85	156 55	1,040 10
Banking house.....	3,600 00	3,600 00	3,300 00	3,300 00
Furniture and fixtures.....				
Other real estate.....	2,187 00	2,187 00	2,187 00	2,187 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	15,185 76	26,788 59	22,639 77	23,869 96
Exchange for clearing house.....				
U. S. and National bank currency.....	4,526 00	7,059 00	5,654 00	7,623 00
Gold coin.....	950 00	1,360 00	230 00	475 00
Silver coin.....	2,039 00	1,588 00	1,991 00	1,685 00
Nickels and cents.....	127 47	94 59	210 20	140 29
Checks, cash items and internal revenue account	816 83	1,119 05	1,197 54	1,265 03
Totals.....	\$131,818 30	\$145,225 23	\$143,282 16	\$150,169 67
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.	2,500 00	2,500 00	2,650 00	2,650 00
Undivided profits, less current expenses, interest and taxes paid.....	827 49	1,411 29	595 74	836 24
Dividends unpaid.....	111 00	111 00	159 00	60 00
Commercial deposits subject to check.....	23,857 51	29,510 45	27,183 05	34,855 37
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding				
Savings deposits.....	4,173 72	4,079 32	4,078 18	4,477 63
Savings certificates of deposit.....	75,348 58	82,613 17	83,616 19	82,290 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,818 30	\$145,225 23	\$143,282 16	\$150,169 67

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

F. N. WRIGHT, *President*; W. D. JOHNSON, *Vice President*; E. RUTAN, *2d Vice President*;
W. H. BROWNE, *Cashier*.

DIRECTORS.—F. N. Wright, F. S. Gibson, W. D. Johnson, W. H. Browne, C. W. Johnson,
E. Rutan, C. T. Wright.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$114,166 81	\$122,449 85	\$125,502 75	\$116,859 37
Bonds, mortgages and securities.....	60,036 00	60,636 00	60,261 00	60,076 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,005 00	1,005 00	1,004 00	1,004 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,593 72	637 65	6,865 65	11,523 64
Due from banks in reserve cities.....	23,917 48	39,442 84	18,468 54	29,862 94
Exchange for clearing house.....				
U. S. and National bank currency.....	3,675 00	5,925 00	7,515 00	7,775 00
Gold coin.....	6,125 00	5,275 00	5,085 00	4,525 00
Silver coin.....	966 00	2,145 50	639 82	1,680 40
Nickels and cents.....	28 11	136 58	110 00	68 36
Checks, cash items and internal revenue account	38 00	16 00	141 00	198 00
Totals.....	\$214,571 12	\$237,669 42	\$225,590 76	\$233,572 71
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,654 05	4,220 68	5,899 22	4,908 47
Dividends unpaid.....	260 00	260 00	260 00	760 00
Commercial deposits subject to check.....	73,252 67	82,868 88	71,005 18	72,604 15
Commercial certificates of deposit.....				
Due to banks and bankers.....		85 68		5 82
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	105,404 40	117,244 18	115,426 36	122,294 27
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$214,571 12	\$237,669 42	\$225,590 76	\$233,572 71

STATE BANKING DEPARTMENT.

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*.

DIRECTORS.—J. Vivian, Jacob Baer, C. A. Wright, E. L. Wright, M. C. Getchell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$225,372 63	\$252,727 85	\$282,685 64	\$293,873 49
Bonds, mortgages and securities.....	70,140 44	74,733 98	80,891 98	88,243 98
Premiums paid on bonds.....				
Overdrafts.....	144 24	77 36	115 43	217 16
Banking house.....				
Furniture and fixtures.....	3,390 05	3,558 78	3,933 78	4,901 61
Other real estate.....	9,437 07	9,437 07	9,427 07	9,516 66
Due from other banks and bankers (not reserve cities).....	11,436 03	16,197 48	14,511 76	4,010 99
Due from banks in reserve cities.....	132,799 78	128,424 20	111,217 77	111,371 23
Exchange for clearing house.....				
U. S. and National bank currency.....	23,569 00	28,334 00	57,944 00	23,908 00
Gold coin.....	7,477 00	4,227 50	1,442 50	5,507 50
Silver coin.....	2,768 75	1,020 85	2,139 50	1,934 20
Nickels and cents.....	159 55	297 19	461 83	246 88
Checks, cash items and internal revenue account	2,542 89	765 11	2,161 26	1,709 14
Totals.....	\$489,237 43	\$519,801 37	\$566,932 52	\$545,440 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,141 57	6,120 87	7,150 98	6,438 59
Dividends unpaid.....				
Commercial deposits subject to check.....	104,333 98	116,008 70	133,381 45	105,618 89
Commercial certificates of deposit.....	464 75	241 19	256 79	387 45
Due to banks and bankers.....	223 05	1,006 91		9,148 43
Certified checks.....	300 00			
Cashier's checks outstanding.....				
Savings deposits.....	293,579 58	312,690 70	335,137 00	332,492 54
Savings certificates of deposit.....	13,194 50	13,733 00	21,006 30	21,354 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$489,237 43	\$519,801 37	\$566,932 52	\$545,440 84

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; GEORGE R. BATES, *2d Vice President*;
D. J. MATHEWS, *Cashier*; A. L. CARR, *Assistant to Cashier*.

DIRECTORS.—L. N. Keating, A. L. Carr, E. D. Richmond, C. H. Hackley, George R. Bates,
C. T. Hills, A. E. Motley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$53,392 70	\$55,472 47	\$51,263 91	\$51,837 39
Bonds, mortgages and securities.....	46,740 39	46,554 14	43,635 14	45,564 14
Premiums paid on bonds				
Overdrafts	22 46	36 47		12 54
Banking house	4,160 00	4,160 00	4,160 00	4,160 00
Furniture and fixtures.....	2,213 16	2,203 16	2,179 96	2,137 96
Other real estate.....	498 60	498 60	498 60	498 60
Due from other banks and bankers (not reserve cities).....	376 27	199 40	35 40	
Due from banks in reserve cities	4,218 47	2,193 72	11,297 59	9,437 36
Exchange for clearing house.....				
U. S. and National bank currency.....	8,711 00	3,985 00	5,209 00	6,637 00
Gold coin.....	2,200 00	500 00	700 00	700 00
Silver coin	1,100 00	1,290 00	1,071 00	2,690 00
Nickels and cents.....	40 07	30 76	33 90	28 54
Checks, cash items and internal revenue account	1,458 21	291 75	487 52	808 27
Totals.....	\$125,131 33	\$117,415 47	\$120,572 02	\$124,511 80
Liabilities.				
Capital stock paid in.....	\$43,000 00	\$43,000 00	\$43,000 00	\$43,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,572 68	1,793 83	1,669 31	4,295 42
Dividends unpaid.....				
Commercial deposits subject to check.....	13,833 92	12,750 48	10,796 36	13,924 21
Commercial certificates of deposit.....	27,686 59	18,526 39	22,190 49	24,728 25
Due to banks and bankers.....				6 80
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits	32,538 14	31,844 77	36,415 86	32,057 12
Savings certificates of deposit.....				
Notes and bills rediscounted.....		3,000 00		
Bills payable.....				
Totals.....	\$125,131 33	\$117,415 47	\$120,572 02	\$124,511 80

STATE BANKING DEPARTMENT.

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—C. Messer, D. S. Goodyear, Luke Waters, P. T. Colgrove, R. B. Messer, M. L. Cook, R. T. French.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$143,051 35	\$153,492 26	\$153,137 14	\$130,665 97
Bonds, mortgages and securities.....	37,362 00	40,315 00	36,605 00	37,410 00
Premiums paid on bonds.....				
Overdrafts.....	254 32	151 43	243 06	2,588 62
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	36,597 61	25,072 76	12,871 46	61,401 26
Exchange for clearing house.....				
U. S. and National bank currency.....	2,953 00	7,214 00	9,770 00	3,116 00
Gold coin.....	4,607 50	3,012 50	4,105 00	3,725 00
Silver coin.....	791 86	1,100 00	1,400 00	1,500 00
Nickels and cents.....		37 77	59 66	53 57
Checks, cash items and internal revenue account	540 02	1,028 61	1,133 63	1,506 59
Totals.....	\$246,157 66	\$251,424 33	\$239,324 95	\$261,967 01
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,285 94	5,301 28	351 14	2,175 24
Dividends unpaid.....				
Commercial deposits subject to check.....	38,580 63	48,305 74	36,180 27	39,333 88
Commercial certificates of deposit.....	92,644 07	83,970 76	82,128 16	86,289 74
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	16,647 02	18,846 55	25,665 38	39,168 15
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$246,157 66	\$251,424 33	\$239,324 95	\$261,967 01

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALWORTH, *Vice President*;
ASHER B. LA FLEUR, *Cashier*.

DIRECTORS.—J. T. Crume, J. F. King, C. F. Cook, H. S. Walworth, Asher B. La Fleur.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$212,735 37	\$213,158 86	\$229,047 71	\$210,900 72
Bonds, mortgages and securities.....	141,307 91	147,677 91	147,177 91	128,341 91
Premiums paid on bonds.....				
Overdrafts.....	761 91	679 37	13 34	161 50
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	7,600 00	7,600 00	7,600 00	7,600 00
Due from other banks and bankers (not reserve cities).....	1,942 54	1,340 44	4,316 69	1,587 04
Due from banks in reserve cities.....	67,364 20	52,891 35	30,038 94	44,594 59
Exchange for clearing house.....				
U. S. and National bank currency.....	8,463 00	11,727 00	7,804 00	10,864 00
Gold coin.....	10,090 00	11,217 50	11,030 00	8,890 00
Silver coin.....	872 50	868 95	1,266 90	1,392 40
Nickels and cents.....	21 67	58 38	55 65	33 75
Checks, cash items and internal revenue account	725 65	1,034 95	1,594 29	281 36
Totals.....	\$453,884 75	\$450,254 71	\$441,945 43	\$416,647 27
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,780 13	14,412 97	11,960 42	15,172 76
Dividends unpaid.....				
Commercial deposits subject to check.....	53,013 81	30,737 50	28,718 76	21,664 75
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	87,573 28	86,669 39	84,923 46	93,962 65
Savings certificates of deposit.....	221,517 53	238,434 85	236,322 79	205,847 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$453,884 75	\$450,254 71	\$441,945 43	\$416,647 27

STATE BANKING DEPARTMENT.

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
ISAAC MARSILJE, *Assistant Cashier*.

DIRECTORS.—I. Cappon, J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema,
I. Marsilje, Henry Kremers, Jan W. Bosman, J. W. Gavelink.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$278,247 76	\$233,456 29	\$314,609 29	\$316,300 39
Bonds, mortgages and securities.....	147,833 24	162,034 24	166,584 51	167,356 01
Premiums paid on bonds.....				
Overdrafts.....	393 60	3,831 32	958 36	484 63
Banking house.....	10,081 61	10,081 61	10,081 61	10,081 61
Furniture and fixtures.....	2,190 27	2,190 27	2,190 27	2,190 27
Other real estate.....	2,285 00	2,285 00	2,285 00	
Due from other banks and bankers (not reserve cities).....	2,864 68	9,413 91	11,231 96	5,155 69
Due from banks in reserve cities.....	80,579 38	116,407 30	102,650 73	197,341 41
Exchange for clearing house.....				
U. S. and National bank currency.....	9,594 00	14,789 00	11,867 00	11,087 00
Gold coin.....	11,255 00	12,785 00	14,890 00	13,345 00
Silver coin.....	1,873 25	3,984 75	6,142 15	2,041 25
Nickels and cents.....	170 14	217 16	248 15	184 81
Checks, cash items and internal revenue account	4,973 19	3,637 14	255 75	976 17
Totals.....	\$552,341 12	\$575,112 99	\$643,994 78	\$726,544 24
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits, less current expenses, interest and taxes paid.....	9,966 94	7,532 65	7,517 49	13,684 02
Dividends unpaid.....				
Commercial deposits subject to check.....	82,337 66	71,383 72	89,152 98	158,036 66
Commercial certificates of deposit.....	151,759 11	172,846 37	201,487 89	191,894 82
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	250,277 41	264,850 25	287,336 42	304,428 74
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$552,341 12	\$575,112 99	\$643,994 78	\$726,544 24

STATE BANKS OF MICHIGAN.

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No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; ADRIAN VAN PUTTEN, *Vice President*;
C. VER SCHURE, *Cashier*.DIRECTORS.—C. Ver Schure, A. Van Putten, M. Van Putten, William H. Beach, John C. Post,
P. H. McBride, D. B. K. Van Raalte, R. Veneklasen, Cornelius Nyland.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$225,835 50	\$234,224 47	\$241,021 20	\$247,220 03
Bonds, mortgages and securities.....	59,478 00	58,873 00	59,358 00	61,369 00
Premiums paid on bonds.....				
Overdrafts.....	846 44	2,126 76	1,366 19	213 74
Banking house.....	22,191 09	22,191 09	22,000 00	22,000 00
Furniture and fixtures.....	4,920 30	4,920 30	4,900 00	4,900 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	386 34	538 63	470 53	67 15
Due from banks in reserve cities.....	31,283 08	39,010 17	62,834 65	69,128 22
Exchange for clearing house.....				
U. S. and National bank currency.....	12,769 00	11,559 00	6,678 00	10,022 00
Gold coin.....	9,240 00	10,347 80	12,817 50	13,085 00
Silver coin.....	507 45	1,715 25	678 35	622 30
Nickels and cents.....	334 13	323 64	169 44	179 22
Checks, cash items and internal revenue account	531 93	1,582 31	669 30	768 23
Totals.....	\$368,323 26	\$387,412 42	\$412,963 16	\$429,574 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,558 80	6,342 59	3,437 60	6,521 59
Dividends unpaid.....				
Commercial deposits subject to check.....	64,945 87	72,387 02	82,325 05	77,002 48
Commercial certificates of deposit.....	126,605 69	129,211 53	136,075 18	146,204 90
Due to banks and bankers.....				
Certified checks.....	42 19	45 39	49 96	94 91
Cashier's checks outstanding.....				
Savings deposits.....	113,170 91	119,425 89	131,075 37	139,751 01
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$368,323 26	\$387,412 42	\$412,963 16	\$429,574 80

STATE BANKING DEPARTMENT.

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organised October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; C. A. WILSON, *Cashier*;
EMMA SARGEANT, *Assistant Cashier*.

DIRECTORS.—Chas. A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, W. S. Walls.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$70,224 69	\$69,394 20	\$78,202 73	\$66,276 28
Bonds, mortgages and securities.....	125,287 34	126,183 34	125,144 64	125,284 09
Premiums paid on bonds.....				
Overdrafts.....	57 61	389 40	317 54	485 51
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,006 18	1,329 61	1,101 86	1,873 92
Due from banks in reserve cities.....	54,069 86	48,407 18	54,431 94	72,126 96
Exchange for clearing house.....				
U. S. and National bank currency.....	9,130 00	10,455 00	5,899 00	9,211 00
Gold coin.....	770 00	1,070 00	1,355 00	1,865 00
Silver coin.....	262 20	462 45	218 85	300 25
Nickels and cents.....	37 75	47 01	56 41	46 15
Checks, cash items and internal revenue account	353 20	325 95	450 34	543 69
Totals.....	\$266,218 83	\$262,064 14	\$271,178 31	\$282,042 85
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,835 79	8,931 89	7,716 31	9,122 00
Dividends unpaid.....	208 00	196 00	217 00	30 00
Commercial deposits subject to check.....	35,604 73	30,501 05	35,101 03	41,261 80
Commercial certificates of deposit.....	20,032 61	14,862 95	13,969 85	8,743 11
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	163,537 70	167,572 25	174,184 12	182,885 94
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$266,218 83	\$262,064 14	\$271,178 31	\$282,042 85

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES CURTIS, *Vice President*; PERCY T. DUDLEY, *Cashier*.

DIRECTORS.—Charles Curtis, Asa Van Kleeck, Charles Fishbeck, S. B. Rubert, John Ryan, Charles A. Goodnow, Geo. Barnes.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$41,358 08	\$39,229 38	\$43,399 80	\$47,412 19
Bonds, mortgages and securities.....	58,816 41	52,716 41	52,666 41	52,391 41
Premiums paid on bonds.....				
Overdrafts.....	209 40	1,154 33	171 94	1,625 23
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate.....	4,865 54	3,908 54	3,908 54	3,908 54
Due from other banks and bankers (not reserve cities).....	6,091 91	2,063 33	3,635 71	837 81
Due from banks in reserve cities.....	6,393 10	20,129 88	7,127 28	14,647 32
Exchange for clearing house.....				
U. S. and National bank currency.....	10,676 00	7,160 00	7,094 00	4,742 00
Gold coin.....	4,100 00	4,350 00	4,070 00	4,035 00
Silver coin.....	1,080 30	758 00	1,812 90	1,126 63
Nickels and cents.....	61 39	88 63	80 92	115 13
Checks, cash items and internal revenue account.....	321 00	203 05	81 80	80 13
Totals.....	\$139,997 86	\$137,786 28	\$130,074 03	\$136,946 12
Liabilities.				
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	7,602 16	2,341 19	2,797 79	3,608 18
Dividends unpaid.....				
Commercial deposits subject to check.....	19,930 82	18,979 27	12,996 69	17,224 95
Commercial certificates of deposit.....	379 74	379 74	379 74	379 74
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,303 90	9,507 89	8,781 60	10,045 37
Savings certificates of deposit.....	63,381 24	66,178 19	64,718 12	65,287 88
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$139,997 86	\$137,786 28	\$130,074 03	\$136,946 12

STATE BANKING DEPARTMENT.

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; E. M. NIX, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. M. Nix, E. J. Southworth, Chester C. Pease, Byron J. Foster, Edward Frensdorf.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$134,774 40	\$130,670 13	\$128,839 98	\$148,030 89
Bonds, mortgages and securities.....	122,475 09	120,311 45	143,568 64	145,801 19
Premiums paid on bonds.....			190 00	
Overdrafts.....	852 61	380 36	2,946 49	77 11
Banking house.....	5,237 00	5,237 00	5,237 00	5,237 00
Furniture and fixtures.....	1,812 66	1,812 66	1,812 66	1,812 66
Other real estate.....	4,170 52	4,170 98	4,170 98	3,795 93
Due from other banks and bankers (not reserve cities).....	801 54		844 81	335 75
Due from banks in reserve cities.....	39,660 94	48,601 04	26,702 92	41,515 29
Exchange for clearing house.....				
U. S. and National bank currency.....	7,476 00	10,332 00	9,354 00	3,906 00
Gold coin.....	7,375 00	5,355 00	5,077 50	5,065 00
Silver coin.....	970 15	404 36	240 15	1,121 50
Nickels and cents.....	103 82	24 24	10 62	155 44
Checks, cash items and internal revenue account	490 76	610 35	301 99	537 18
Totals.....	\$326,201 09	\$327,910 52	\$329,287 69	\$357,390 64
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,725 30	8,883 46	10,580 57	12,474 14
Dividends unpaid.....				
Commercial deposits subject to check.....	35,811 38	35,948 00	33,491 52	50,679 48
Commercial certificates of deposit.....	3,957 70	3,418 39	2,624 74	2,172 55
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	194,706 71	196,660 67	199,590 86	209,064
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$326,201 09	\$327,910 52	\$329,287 69	\$357,390 64

STATE BANKS OF MICHIGAN.

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No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.

DIRECTORS.—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Charles C. Whitney.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$186,510 74	\$198,864 77	\$193,794 03	\$195,395 36
Bonds, mortgages and securities.....	342,602 84	321,721 54	317,961 54	260,506 35
Premiums paid on bonds.....				
Overdrafts.....	650 04	1,045 26	856 70	3,369 47
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,700 00	5,700 00	5,650 00	5,650 00
Other real estate.....	2,100 00	2,100 00	2,100 00	
Due from other banks and bankers (not reserve cities).....				
U. S. government bonds (par value).....				60,700 00
Due from banks in reserve cities.....	93,172 97	75,643 17	86,373 60	85,944 91
Exchange for clearing house.....				
U. S. and National bank currency.....	14,175 00	18,936 00	11,152 00	8,953 00
Gold coin.....	8,330 00	7,200 00	7,165 00	7,210 00
Silver coin.....	1,391 30	913 05	333 50	925 70
Nickels and cents.....	140 96	130 41	45 72	71 37
Checks, cash items and internal revenue account	601 70	634 51	489 06	1,366 94
Totals.....	\$662,875 55	\$640,388 71	\$633,421 15	\$637,593 10
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	8,000 00	8,000 00	8,700 00	8,700 00
Undivided profits, less current expenses, interest and taxes paid.....	17,442 31	16,223 83	5,090 29	7,398 15
Dividends unpaid.....				
Commercial deposits subject to check.....	59,287 42	67,218 27	72,634 47	73,954 61
Commercial certificates of deposit.....	4,074 40	4,816 70	2,895 50	2,907 22
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	474,071 42	444,129 91	444,100 89	444,633 12
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$662,875 55	\$640,388 71	\$633,421 15	\$637,593 10

STATE BANKING DEPARTMENT.

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*;
W. J. ABBS, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, Jno. Borland, Jr., Will Borland, Edward E. Palmer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$84,586 92	\$94,005 31	\$95,781 61	\$89,781 88
Bonds, mortgages and securities.....	107,858 69	105,159 36	104,507 90	122,096 54
Premiums paid on bonds.....				
Overdrafts.....	506 81	263 91	1,146 57	425 85
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....	84 14	84 14	85 09	85 09
Due from other banks and bankers (not reserve cities).....	4,936 59	423 00	110 00	204 78
Due from banks in reserve cities.....	34,778 95	33,290 47	25,286 54	33,654 64
Exchange for clearing house.....				
U. S. and National bank currency.....	5,879 00	6,602 00	6,266 00	6,406 00
Gold coin.....	180 00	960 00	1,035 00	935 00
Silver coin.....	602 00	1,290 00	488 00	548 00
Nickels and cents.....	46 78	58 95	46 52	56 67
Checks, cash items and internal revenue account	1,905 80	820 72	981 52	1,947 04
Totals.....	\$247,965 68	\$249,557 86	\$242,314 75	\$262,741 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,941 42	4,628 01	1,484 97	3,558 91
Dividends unpaid.....				
Commercial deposits subject to check.....	23,458 86	18,976 44	17,699 87	23,424 39
Commercial certificates of deposit.....	6,806 52	7,373 00	8,777 85	8,136 20
Due to banks and bankers.....		75 63	45 63	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	134,036 96	135,554 71	134,342 62	148,991 13
Savings certificates of deposit.....	18,721 92	22,950 07	19,963 81	18,630 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$247,965 68	\$249,557 86	\$242,314 75	\$262,741 49

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; JOHN GREENOP, *Vice President*; A. S. WRIGHT, *Cashier*.

DIRECTORS.—H. R. Wagar, Chauncey J. Rumsey, Allen S. Wright, L. N. Olmstead, Franklin H. Doland, John Greenop, Ella V. Just, S. W. Webber, William Toan.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$227,903 87	\$215,218 59	\$209,806 97	\$199,613 70
Bonds, mortgages and securities.....	142,102 50	140,602 50	138,010 17	118,484 80
Premiums paid on bonds.....				
Overdrafts.....	1,747 83	1,133 66	808 27	484 81
Banking house.....				
Furniture and fixtures.....	8,200 02	8,200 02	8,200 02	8,200 02
Other real estate.....	16,155 80	15,155 80	15,180 05	32,195 02
Due from other banks and bankers (not reserve cities).....	608 52	159 24	125 00	460 06
Due from banks in reserve cities.....	23,387 19	33,378 09	52,704 44	54,359 81
Exchange for clearing house.....	4,346 81			
U. S. and National bank currency.....	8,093 00	4,715 00	8,384 00	3,936 00
Gold coin.....	6,720 00	7,160 00	6,680 00	625 00
Silver coin.....	632 45	232 25	1,522 00	672 30
Nickels and cents.....	3 60	7 94	13 11	10 09
Checks, cash items and internal revenue account	1,006 49	1,099 05	2,894 96	855 81
Totals.....	\$435,908 08	\$427,062 14	\$444,128 99	\$419,847 42
Liabilities.				
Capital stock paid in.....	\$80,200 00	\$80,200 00	\$80,200 00	\$80,200 00
Surplus fund.....	1,900 33	1,900 33	1,900 33	1,900 33
Undivided profits, less current expenses, interest and taxes paid.....	3,670 85	5,735 63	1,500 56	4,258 19
Dividends unpaid.....				
Commercial deposits subject to check.....	34,845 38	27,741 33	34,147 38	38,495 96
Commercial certificates of deposit.....	2,060 37			
Due to banks and bankers.....		3,550 46	5,723 72	4,483 93
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	68,475 48	71,386 21	74,498 26	76,530 32
Savings certificates of deposit.....	244,755 67	226,548 18	246,158 74	213,968 67
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$435,908 08	\$427,062 14	\$444,128 99	\$419,847 42

STATE BANKING DEPARTMENT.

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President*; OSCAR R. LONG, *Vice President*; W. B. HEATH, *Cashier*.

DIRECTORS.—Osmond S. Tower, John E. Morrison, Thad B. Preston, Oscar R. Long, Seymour B. Gorham, Geo. Gundrum, K. R. Smith.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$227,227 39	\$224,486 47	\$226,526 48	\$219,580 13
Bonds, mortgages and securities	42,841 54	42,941 54	71,771 04	74,753 79
Premiums paid on bonds.....				760 00
Overdrafts	6,224 92	1,922 93	2,673 92	6,201 55
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate.....	11,741 52	11,670 77	11,691 77	9,523 72
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	28,859 23	55,200 70	34,221 78	37,111 60
Exchange for clearing house.....				
U. S. and National bank currency.....	2,391 00	8,648 00	3,376 00	5,507 00
Gold coin.....	11,205 00	9,780 00	5,625 00	6,845 00
Silver coin	1,274 35	1,129 65	1,940 35	975 35
Nickels and cents.....	34 89	213 42	186 45	223 06
Checks, cash items and internal revenue account	698 17	830 94	1,044 52	1,840 21
Totals.....	\$341,098 01	\$365,413 42	\$367,656 31	\$371,901 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,147 77	1,587 99	2,081 72	3,114 11
Dividends unpaid.....	10 65	507 31	53 31	967 98
Commercial deposits subject to check.....	64,107 04	74,041 85	78,267 61	64,471 27
Commercial certificates of deposit.....				
Due to banks and bankers.....	1,322 83		628 66	1,988 11
Certified checks.....				
Cashier's checks outstanding				
Savings deposits.....	24,497 35	30,725 91	32,998 76	34,673 12
Savings certificates of deposit.....	189,012 37	198,550 36	133,620 25	206,686 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$341,098 01	\$365,413 42	\$367,656 31	\$371,901 43

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JAMES MACNAUGHTON, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS.—Jesse Spalding, Herbert M. Pelham, M. Levy, A. F. Wright, J. F. Hancock,
Francis A. Brown, M. Corry, James MacNaughton, O. C. Davidson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$279,853 30	\$315,799 82	\$292,879 52	\$294,788 12
Bonds, mortgages and securities.....	8,500 00	8,500 00	8,000 00	11,500 00
Premiums paid on bonds.....				
Overdrafts.....	59 97	80 65	16 53	591 09
Banking house.....				
Furniture and fixtures.....	1,850 00	1,850 00	1,700 00	1,700 00
Other real estate.....	10,262 26	10,979 88	10,981 38	12,747 38
Due from other banks and bankers (not reserve cities).....	2,468 18	3,287 78	2,575 22	1,054 59
Due from banks in reserve cities.....	50,270 30	18,906 58	37,955 04	29,700 79
Exchange for clearing house.....				
U. S. and National bank currency.....	10,500 00	14,600 00	15,800 00	14,345 00
Gold coin.....	4,000 00	2,130 00	2,500 00	3,000 00
Silver coin.....	1,300 00	538 20	1,987 50	3,282 30
Nickels and cents.....	47 04	101 23	100 73	102 93
Checks, cash items and internal revenue account	569 39	484 51	457 34	319 78
Totals.....	\$369,680 44	\$377,258 65	\$374,953 26	\$373,131 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,852 68	10,468 24	6,819 59	9,383 04
Dividends unpaid.....				
Commercial deposits subject to check.....	161,331 00	162,850 91	149,558 35	122,689 48
Commercial certificates of deposit.....	47,396 01	48,020 80	50,888 88	64,696 28
Due to banks and bankers.....	744 05	1,832 20	1,291 19	1,678 52
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	100,356 70	102,986 50	114,395 25	122,684 66
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$369,680 44	\$377,258 65	\$374,953 26	\$373,131 98

STATE BANKING DEPARTMENT.

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WILLIAM SEDGWICK, *President*; OLE WALSETH, *Vice President*; D. P. HOUSEHOLDER, *Cashier*;
E. A. MALMGREN, *Assistant Cashier*.

DIRECTORS.—Otto Eger, Robert Maxwell, Ole Walseth, William Sedgwick, F. Braastad,
Thomas Walters, Timothy Hughes, Joseph Mitchell, H. H. Mildon.

Resources.	Report of April 28.	Report of June 28.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$157,795 57	\$164,661 91	\$170,436 12	\$171,877 33
Bonds, mortgages and securities.....	21,727 36	21,474 79	21,534 35	26,034 81
Premiums paid on bonds.....	445 00	445 00	400 00	400 00
Overdrafts.....	2,278 49	2,668 68	1,310 91	298 44
Banking house.....	15,500 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,845 07	4,937 63	2,661 63	2,591 17
Due from banks in reserve cities.....	105,001 34	42,972 77	23,060 02	42,789 81
Exchange for clearing house.....		1,502 83		2,978 71
U. S. and National bank currency.....	18,784 00	15,796 00	16,013 00	13,880 00
Gold coin.....	17,605 00	19,252 00	19,095 00	23,415 00
Silver coin.....	2,018 00	2,621 00	3,258 00	5,308 00
Nickels and cents.....	128 39	120 85	154 83	147 01
Checks, cash items and internal revenue account.....	4,481 50		5,092 05	
Totals.....	\$352,609 72	\$292,453 46	\$279,015 91	\$305,716 28
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,129 03	4,305 45	5,693 25	5,325 97
Dividends unpaid.....				1,325 60
Commercial deposits subject to check.....	173,066 21	107,173 88	88,641 27	112,736 22
Commercial certificates of deposit.....	5,736 10	5,335 40	5,793 70	9,248 45
Due to banks and bankers.....		493 50	1,998 33	373 58
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	109,658 38	115,145 23	116,889 36	116,708 06
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$352,609 72	\$292,453 46	\$279,015 91	\$305,716 28

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; C. A. PRICE, *Cashier*;
J. B. SCOTT, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, William F. Thompson, William M. Weller, J. Lee Potts,
John C. Hicks, F. H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$61,711 25	\$61,901 22	\$64,836 75	\$60,232 42
Bonds, mortgages and securities.....	98,466 38	94,010 38	102,020 38	122,140 83
Premiums paid on bonds.....				277 78
Overdrafts.....	57 52	156 81	283 20	76 14
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,850 00
Other real estate.....	959 12	959 12		
Due from other banks and bankers (not reserve cities).....	70 70	641 96	300 96	40 00
Due from banks in reserve cities.....	27,568 16	28,916 20	32,689 17	30,021 76
Exchange for clearing house.....				
U. S. and National bank currency.....	6,414 00	6,899 00	4,386 00	8,941 00
Gold coin.....	5,500 00	3,545 00	5,112 50	6,157 50
Silver coin.....	2,052 00	1,406 00	1,294 35	989 00
Nickels and cents.....	111 77	62 93	183 74	99 48
Checks, cash items and internal revenue account	257 31	121 89	694 51	298 42
Totals.....	\$199,163 21	\$199,622 51	\$212,751 56	\$231,103 83
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	5,500 00	5,500 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,457 25	4,153 21	755 04	3,729 16
Dividends unpaid.....				
Commercial deposits subject to check.....	45,907 49	49,700 52	46,612 97	50,884 75
Commercial certificates of deposit.....	1,329 24	650 99	3,168 51	1,222 96
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	26,505 12	27,549 54	26,876 50	29,490 78
Savings certificates of deposit.....	81,464 11	77,068 25	93,838 54	103,776 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$199,163 21	\$199,622 51	\$212,751 56	\$231,103 83

STATE BANKING DEPARTMENT.

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*; G. R. BYRNE, *Assistant Cashier*.

DIRECTORS.—P. B. Loomis, Anna M. Thompson, W. M. Thompson, G. R. Byrne, N. S. Potter, P. B. Loomis, Jr., G. A. Matthews.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$651,141 77	\$469,200 03	\$530,167 39	\$570,251 94
Bonds, mortgages and securities.....	284,894 12	261,766 23	256,209 00	274,866 23
Premiums paid on bonds.....				
Overdrafts.....	8,953 36	10,385 84	8,635 17	15,498 29
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				9,868 68
Due from banks in reserve cities.....	63,036 67	184,339 45	202,108 43	145,072 94
Exchange for clearing house.....	10,414 97	6,642 75	13,731 40	12,904 61
U. S. and National bank currency.....	28,448 00	33,855 00	33,820 00	46,562 00
Gold coin.....	37,975 00	37,215 00	34,025 00	37,136 00
Silver coin.....	4,055 85	4,387 30	2,583 40	4,130 55
Nickels and cents.....	345 54	494 13	567 91	457 28
Checks, cash items and internal revenue account	1,314 66	1,188 11	1,281 78	6,402 29
Totals.....	\$1,138,579 94	\$1,157,473 84	\$1,131,129 48	\$1,171,149 81
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,466 32	26,493 21	25,780 89	24,978 92
Dividends unpaid.....				
Commercial deposits subject to check.....	369,414 48	340,641 58	315,035 84	293,483 47
Commercial certificates of deposit.....	198,803 12	230,918 80	229,609 58	270,566 52
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	321,896 02	334,420 25	335,723 17	357,120 90
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,138,579 94	\$1,157,473 84	\$1,131,129 48	\$1,171,149 81

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

BENJAMIN NEWKIRK, *President*; C. C. POND, *Vice President*; CHAS. E. TOWNSEND, *2d Vice President*; CHAS. M. SPINNING, *Cashier*; F. H. NEWKIRK, *Assistant Cashier*.

DIRECTORS.—Benjamin Newkirk, C. C. Pond, Chas. E. Townsend, Henry H. Neesley, J. G. O'Dwyer, Chas. H. Smith, Henry J. Davis, Nathan H. Williams, Edwy Knight.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$176,588 17	\$158,379 06	\$222,352 50	\$239,484 73
Bonds, mortgages and securities.....	117,447 85	117,397 85	101,997 85	111,592 80
Premiums paid on bonds.....				
Overdrafts.....	1,786 02	1,410 71	2,869 55	611 35
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	103 50	111 86	533 20	1,668 51
Due from banks in reserve cities.....	43,185 72	99,479 94	54,637 80	41,964 68
Exchange for clearing house.....	3,231 70	3,925 13	2,727 54	8,229 20
U. S. and National bank currency.....	14,966 00	19,350 00	19,088 00	14,512 00
Gold coin.....	21,218 45	14,557 50	11,140 00	11,105 00
Silver coin.....	2,017 00	2,640 00	2,034 60	3,828 20
Nickels and cents.....	287 17	241 90	195 57	175 84
Checks, cash items and internal revenue account.....	553 09	1,116 28	1,214 69	654 71
Totals.....	\$381,324 67	\$418,610 23	\$418,791 30	\$433,827 02
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	2,006 64	2,006 64	2,407 88	2,407 88
Undivided profits, less current expenses, interest and taxes paid.....	16,941 56	18,795 60	16,020 55	17,820 41
Dividends unpaid.....			150 00	90 00
Commercial deposits subject to check.....	65,670 55	78,048 52	70,426 62	87,917 83
Commercial certificates of deposit.....	11,776 86	12,136 61	10,555 11	8,000 15
Due to banks and bankers.....	2,582 28	10,977 27	6,202 26	4,254 04
Certified checks.....	37 00	37 00		
Cashier's checks outstanding.....				
Savings deposits.....	107,207 29	119,670 68	123,444 33	126,050 25
Savings certificates of deposit.....	75,102 49	76,937 91	89,584 55	87,286 46
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$381,324 67	\$418,610 23	\$418,791 30	\$433,827 02

STATE BANKING DEPARTMENT.

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WILLIAM H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*; C. C. AMES, *Cashier*.

DIRECTORS.—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Charles C. Bloomfield, William H. Withington, James O'Donnell, F. D. Bennett.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$478,728 38	\$445,883 59	\$397,042 63	\$446,287 13
Bonds, mortgages and securities.....	215,066 26	200,594 11	199,010 72	204,625 34
Premiums paid on bonds.....				
Overdrafts.....	7,093 26	9,005 59	4,753 66	9,867 47
Banking house.....	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures.....	6,191 52	6,316 52	6,322 02	6,322 02
Other real estate.....	49,296 14	48,190 84	47,865 19	46,671 03
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	81,176 29	158,674 00	203,259 66	143,402 33
Exchange for clearing house.....	6,636 00	2,072 79	3,951 31	3,524 05
U. S. and National bank currency.....	19,375 00	23,420 00	18,170 00	11,256 00
Gold coin.....	28,945 00	45,135 00	26,077 50	28,530 00
Silver coin.....	4,451 05	3,193 20	3,629 20	2,379 75
Nickels and cents.....	179 37	237 45	267 43	91 28
Checks, cash items and internal revenue account	632 63	555 03	445 88	799 17
Totals.....	\$925,770 90	\$971,878 12	\$938,795 20	\$931,755 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	31,980 13	38,107 62	38,571 70	40,751 88
Dividends unpaid.....				
Commercial deposits subject to check.....	136,525 49	173,246 33	149,218 31	131,317 50
Commercial certificates of deposit.....	104,581 92	99,304 70	101,273 39	101,025 56
Due to banks and bankers.....	41,445 69	29,101 15	23,944 74	27,792 15
Certified checks.....	35 00	1,025 00		
Cashier's checks outstanding.....		1,056 00	79 20	
Savings deposits.....	461,202 67	480,037 32	475,707 86	480,808 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$925,770 90	\$971,878 12	\$938,795 20	\$931,755 57

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; W. M. WETMORE, *Cashier*.DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner,
Chas. F. Wade.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$63,155 75	\$83,618 20	\$94,132 70	\$103,303 86
Bonds, mortgages and securities.....	54,328 75	55,053 75	55,323 75	54,676 35
Premiums paid on bonds.....	181 25	181 25	181 25	150 00
Overdrafts.....	20,524 92	1,326 97	4,593 20	2,006 05
Banking house.....				
Furniture and fixtures.....	1,530 00	1,530 00	1,530 00	1,530 00
Other real estate.....	9,824 14	9,824 14	9,824 14	9,824 14
Due from other banks and bankers (not reserve cities).....		1,404 58		
Due from banks in reserve cities.....	28,574 21	38,494 11	4,752 68	5,350 44
Exchange for clearing house.....				
U. S. and National bank currency.....	6,239 00	6,452 00	6,892 00	5,764 00
Gold coin.....	5,565 00	6,517 50	6,392 50	5,367 50
Silver coin.....	1,139 70	1,187 35	1,259 90	536 70
Nickels and cents.....	32 15	81 97	61 96	36 09
Checks, cash items and internal revenue account	303 48	281 54	255 78	818 70
Totals.....	\$191,398 35	\$205,953 36	\$185,199 86	\$189,365 83
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,461 68	3,483 59	1,047 02	2,609 46
Dividends unpaid.....				
Commercial deposits subject to check.....	25,525 64	37,511 77	28,489 41	38,752 01
Commercial certificates of deposit.....	97,549 00	104,958 00	94,310 00	81,184 00
Due to banks and bankers.....	5,862 03		1,353 43	320 36
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				6,500 00
Bills payable.....				
Totals.....	\$191,398 35	\$205,953 36	\$185,199 86	\$189,365 83

STATE BANKING DEPARTMENT.

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

HALE P. KAUFFER, *President*; W. G. HOWARD, *Vice President*; VERNON T. BARKER, *Cashier*.

DIRECTORS.—James T. Upjohn, William G. Howard, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Lyman Blakeslee, Hale P. Kauffer, John R. Hunter, Heber C. Reed, Horace B. Peck, August B. Scheid, Frank H. Milham, H. B. Colman, A. M. Todd.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$237,794 83	\$248,469 21	\$259,759 23	\$240,934 65
Bonds, mortgages and securities.....	44,413 77	43,613 82	44,509 74	48,382 84
Premiums paid on bonds.....				
Overdrafts.....	128 19	354 79	1,725 91	18 10
Banking house.....				
Furniture and fixtures.....	7,098 00	7,098 00	7,098 00	7,038 00
Other real estate.....	4,091 64	4,091 64	4,091 64	4,091 64
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	16,001 33	30,451 44	28,810 44	45,980 48
Exchange for clearing house.....	4,420 03	4,871 92	4,880 67	8,639 48
U. S. and National bank currency.....	9,259 00	12,110 00	6,512 00	8,302 00
Gold coin.....	8,080 00	8,507 50	8,285 00	8,085 00
Silver coin.....	598 05	640 05	507 50	518 20
Nickels and cents.....	84 07	84 83	78 97	55 11
Checks, cash items and internal revenue account.....				
Totals.....	\$331,978 91	\$360,293 20	\$366,249 10	\$372,043 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	28,500 00	28,500 00	31,000 00	31,000 00
Undivided profits, less current expenses, interest and taxes paid.....	860 54	2,884 82	1,672 90	2,288 84
Dividends unpaid.....				
Commercial deposits subject to check.....	55,872 95	51,612 82	47,401 27	45,657 98
Commercial certificates of deposit.....	67,868 07	83,262 14	86,057 69	109,154 22
Due to banks and bankers.....	35,273 95	35,062 73	40,688 42	26,312 72
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	93,603 40	108,970 69	109,428 73	107,629 74
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$331,978 91	\$360,293 20	\$366,249 10	\$372,043 50

STATE BANKS OF MICHIGAN.

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No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1880.

CHARLES J. MONROE, *President*; WM. G. KIRBY, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, William J. Kirby, A. C. Wortley,
R. J. Williamson, John W. Kirby.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$356,131 49	\$332,107 84	\$345,966 26	\$333,569 83
Bonds, mortgages and securities.....	232,689 97	242,254 97	233,309 25	230,059 08
Premiums paid on bonds.....				
Overdrafts.....	782 14	9 21	758 44	
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....				
Other real estate.....	11,801 61	10,900 00	10,900 00	10,900 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	165,498 08	181,949 23	186,622 09	204,781 83
Exchange for clearing house.....	3,767 27	1,732 96	1,843 99	412 74
U. S. and National bank currency.....	21,398 00	26,419 00	18,933 00	18,587 00
Gold coin.....	16,540 00	17,530 00	17,570 00	19,217 50
Silver coin.....	3,720 00	3,485 00	2,508 00	3,980 00
Nickels and cents.....	282 42	197 06	161 89	327 55
Checks, cash items and internal revenue account	96 26	213 32	133 84	143 40
Totals.....	\$823,707 24	\$827,798 59	\$829,706 76	\$832,978 93
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,168 53	7,274 19	8,286 36	8,276 14
Dividends unpaid.....				
Commercial deposits subject to check.....	45,528 00	40,209 84	32,943 63	32,092 65
Commercial certificates of deposit.....	100,789 80	106,663 08	115,539 51	108,826 05
Due to banks and bankers.....	24,116 96	30,651 62	20,824 80	44,590 58
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	542,103 95	542,999 86	543,112 46	539,193 51
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$823,707 24	\$827,798 59	\$829,706 76	\$832,978 93

STATE BANKING DEPARTMENT.

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PERCIVAL, *Cashier*.
 DIRECTORS.—H. R. Wagar, W. J. Percival, O. E. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$47,540 63	\$48,585 66	\$52,091 41	\$43,648 69
Bonds, mortgages and securities.....	40,030 84	39,495 00	39,635 00	46,030 00
Premiums paid on bonds.....				
Overdrafts.....	858 73	555 56	5,207 23	4,666 88
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,882 50	1,882 50	1,882 50	1,882 50
Other real estate.....	427 00	377 00	127 00	
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	11,568 71	21,605 06	16,941 83	27,635 39
Exchange for clearing house.....				
U. S. and National bank currency.....	6,621 00	2,094 00	1,507 00	1,385 00
Gold coin.....	3,480 00	3,100 00	3,915 00	2,350 00
Silver coin.....	1,649 15	1,646 50	1,476 40	1,766 89
Nickels and cents.....	55 38	41 43	79 68	44 98
Checks, cash items and internal revenue account	375 18	418 73	429 69	380 25
Totals.....	\$117,489 12	\$122,801 44	\$126,292 74	\$132,790 05
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,012 72	1,592 55	1,411 46	2,525 69
Dividends unpaid.....				
Commercial deposits subject to check.....	15,777 32	16,153 01	17,653 85	18,123 68
Commercial certificates of deposit.....	70,699 08	75,055 88	77,227 43	82,140 79
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$117,489 12	\$122,801 44	\$126,292 74	\$132,790 05

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

WILLIAM DONOVAN, *President*; H. H. LARNED, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—William Donovan, H. H. Larned, Charles Cannell, C. J. Davis, Charles F. Hammond, J. Edward Roe, Frederick Thoman, J. E. St. Johns, George C. Cooper.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$322,177 09	\$334,254 18	\$335,652 35	\$363,650 10
Bonds, mortgages and securities.....	142,339 41	145,296 70	151,526 45	156,804 42
Premiums paid on bonds.....				
Overdrafts.....	314 96	398 09	504 68	912 33
Banking house.....	44,900 00	44,900 00	44,900 00	44,900 00
Furniture and fixtures.....	3,882 85	3,882 85	3,882 85	3,912 85
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	41,369 82	82,141 70	74,485 93	32,145 28
Exchange for clearing house.....				2,254 31
U. S. and National bank currency.....	19,400 00	17,410 00	24,900 00	26,854 00
Gold coin.....	10,243 50	8,416 00	9,626 00	8,365 00
Silver coin.....	3,226 75	2,517 05	6,117 60	6,435 70
Nickels and cents.....	750 57	742 28	982 81	832 18
Checks, cash items and internal revenue account	2,937 63	2,586 27	3,237 31	1,011 79
Totals	\$591,543 18	\$642,545 12	\$655,815 98	\$648,077 96
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	4,000 00	4,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	5,263 79	5,864 41	2,245 29	5,064 37
Dividends unpaid.....	494 82	393 00	315 00	315 00
Commercial deposits subject to check.....	236,778 45	264,822 44	266,524 76	257,198 63
Commercial certificates of deposit.....	93,877 83	111,359 74	126,352 47	128,888 78
Due to banks and bankers.....			813 29	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	101,128 29	106,105 53	104,566 14	101,621 18
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$591,543 18	\$642,545 12	\$655,815 98	\$648,077 96

STATE BANKING DEPARTMENT.

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. D. ROOD, *President*; EDWARD BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—H. D. Rood, C. G. White, G. W. Rood, E. Brownell, Sarah R. White, Kirk White,
Ripley White.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$58,655 89	\$59,904 55	\$55,350 36	\$52,609 36
Bonds, mortgages and securities.....	145,727 28	155,678 96	160,036 19	165,301 45
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	8,574 50	10,796 06	18,377 80	43,457 53
Due from banks in reserve cities.....	19,100 00	19,351 50	19,351 50	19,651 76
Exchange for clearing house.....				
U. S. and National bank currency.....	1,080 00	1,080 00	1,080 00	1,080 00
Gold coin.....	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin.....				
Nickels and cents.....	4 20	4 20	4 20	4 20
Checks, cash items and internal revenue account.....				
Totals.....	\$238,141 87	\$251,685 27	\$259,200 05	\$287,104 30
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,711 99	18,944 40	17,900 44	19,526 30
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	164,429 88	178,740 87	187,299 61	213,578 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$238,141 87	\$251,685 27	\$259,200 05	\$287,104 30

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; JAMES T. FISHER, *Cashier*.DIRECTORS.—C. A. Wright, Jacob Baer, Johnson Vivian, Edward L. Wright,
Wm. E. Parnall, Jr., Ernest Bollmann, J. Vivian, Jr.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$142,772 40	\$150,801 14	\$136,845 09	\$175,283 74
Bonds, mortgages and securities.....	47,268 82	56,368 82	65,326 82	75,572 85
Premiums paid on bonds.....				
Overdrafts.....	268 64	304 02	76 95	273 53
Banking house.....	3,708 46	3,708 46	3,708 46	3,708 46
Furniture and fixtures.....	2,481 38	2,481 38	2,481 38	2,481 38
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	29,302 11	27,819 55	41,628 93	1,693 27
Due from banks in reserve cities.....	23,231 72	19,387 31	24,580 75	9,445 08
Exchange for clearing house.....				
U. S. and National bank currency.....	37,848 00	43,228 00	46,837 00	16,050 00
Gold coin.....	2,180 00	2,260 00	2,615 00	3,125 00
Silver coin.....	3,138 85	2,146 70	3,473 75	4,028 20
Nickels and cents.....	139 27	51 38	243 30	174 07
Checks, cash items and internal revenue account	1,069 99	1,264 77	2,532 28	11,386 20
Totals.....	\$293,409 64	\$309,821 53	\$330,349 71	\$303,221 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	10,605 70	10,826 39	12,164 22	14,012 89
Dividends unpaid.....				
Commercial deposits subject to check.....	118,044 16	119,164 36	130,370 64	74,867 21
Commercial certificates of deposit.....				
Due to banks and bankers.....	2,274 38		879 58	3,920 08
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	106,530 86	122,394 04	128,851 73	137,921 43
Savings certificates of deposit.....	5,954 54	7,446 74	8,083 54	7,500 17
Notes and bills rediscounted.....				
Bills payable.....				15,000 00
Totals.....	\$293,409 64	\$309,821 53	\$330,349 71	\$303,221 78

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President*; L. M. RUSSELL, *Vice President*; RAY A. LUDWICK, *Cashier*.DIRECTORS.—M. E. Rumsey, J. J. Tuttle, O. V. Tuttle, Arthur J. Tuttle, L. M. Russell,
J. A. Landfair, Ray A. Ludwick.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$88,471 21	\$78,647 92	\$79,395 72	\$88,786 99
Bonds, mortgages and securities.....	11,061 29	11,061 29	13,361 29	18,396 29
Premiums paid on bonds.....				
Overdrafts.....	2,931 68	4,576 61	3,315 43	4,116 33
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....	320 00	220 00	220 00	220 00
Due from other banks and bankers (not reserve cities).....	262 64	105 72		
Certificates of indebtedness.....	2,250 00	2,250 00		
Due from banks in reserve cities.....	3,488 35	7,099 52	7,617 32	3,176 40
Exchange for clearing house.....	173 54	320 82	105 89	3,814 86
U. S. and National bank currency.....	2,621 00	12,109 00	2,356 00	4,785 00
Gold coin.....	2,455 00	1,715 00	2,595 00	2,005 00
Silver coin.....	491 44	750 88	333 27	849 16
Nickels and cents.....				
Checks, cash items and internal revenue account	352 52	399 52	333 87	316 15
Totals.....	\$117,378 67	\$121,756 28	\$112,133 79	\$128,966 18
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	2,500 00	2,800 00	2,800 00
Undivided profits, less current expenses, interest and taxes paid.....	1,110 29	2,302 66	975 12	4,748 01
Dividends unpaid.....				
Commercial deposits subject to check.....	30,016 21	27,413 33	23,599 32	32,577 64
Commercial certificates of deposit.....	24,752 17	28,017 90	26,759 35	21,537 16
Due to banks and bankers.....		522 39		303 40
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				12,000 00
Bills payable.....	9,000 00	11,000 00	8,000 00	5,000 00
Totals.....	\$117,378 67	\$121,756 28	\$112,133 79	\$128,966 18

STATE BANKS OF MICHIGAN.

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No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

B. B. NOBLE, *President*; JOHN P. NIGGEMAN, JR., *Vice President*; D. MCNAIR, *Cashier*;
WALTER CALKINS, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., D. McNair, Matthew D. Wagner,
J. L. Benedict.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$35,947 45	\$36,927 25	\$35,319 15	\$40,504 95
Bonds, mortgages and securities.....	7,500 00	8,300 00	8,300 00	6,500 00
Premiums paid on bonds.....				
Overdrafts.....	180 66	180 60	14 09	13 32
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,129 29	3,129 29	2,404 88	2,000 00
Due from other banks and bankers (not reserve cities).....	2,321 11	2,235 79	1,225 00	193 31
Due from banks in reserve cities.....	17,090 15	15,010 93	15,934 44	17,443 74
Exchange for clearing house.....				
U. S. and National bank currency.....	3,285 00	1,800 00	3,260 00	3,075 00
Gold coin.....	2,000 00	2,000 00	2,000 00	1,890 00
Silver coin.....	300 00	210 00	275 00	265 75
Nickels and cents.....	6 78	10 06	35 00	22 50
Checks, cash items and internal revenue account	247 00	333 00	890 00	275 91
Totals.....	\$76,507 44	\$74,636 92	\$74,157 56	\$76,684 48
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,100 00	1,100 00	1,100 00
Undivided profits, less current expenses, interest and taxes paid.....	1,049 88	284 38	380 36	1,258 39
Dividends unpaid.....				
Commercial deposits subject to check.....	16,561 83	15,248 29	12,381 01	15,045 44
Commercial certificates of deposit.....	37,895 73	38,004 25	40,157 35	39,280 65
Due to banks and bankers.....			138 84	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$76,507 44	\$74,636 92	\$74,157 56	\$76,684 48

STATE BANKING DEPARTMENT.

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANCIS KING, *President*; CHARLES MCCARTY, *Vice President*; M. C. GRISWOLD, *Cashier*.

DIRECTORS.—M. C. Griswold, Francis King, G. H. Force, Charles McCarty, F. T. King, E. L. Bennett, C. Bergin, Geo. W. Parker.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$16,144 16	\$10,112 42	\$10,908 36	\$13,006 14
Bonds, mortgages and securities.....	93,862 00	91,955 35	90,611 50	88,620 12
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	12,157 52	13,283 90	14,217 63	32,732 36
Exchange for clearing house.....				
U. S. and National bank currency.....	14,638 00	10,700 00	9,321 00	16,197 00
Gold coin.....	17,270 00	17,620 00	17,480 00	20,455 00
Silver coin.....	1,307 90	940 85	1,323 25	728 95
Nickels and cents.....	132 34	136 21	107 98	77 64
Checks, cash items and internal revenue account.....	512 52	515 10	1,832 32	392 32
Totals.....	\$162,525 04	\$151,763 83	\$152,297 04	\$178,709 53
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,100 00	2,100 00	2,100 00	2,100 00
Undivided profits, less current expenses, interest and taxes paid.....	3,942 39	4,230 02	4,037 46	5,173 67
Dividends unpaid.....				
Commercial deposits subject to check.....	26,385 89	19,763 04	21,943 20	21,750 90
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	95,387 10	94,213 15	93,849 36	118,143 48
Savings certificates of deposit.....	8,709 86	6,457 62	5,376 02	6,541 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$162,525 04	\$151,763 83	\$152,297 04	\$178,709 53

STATE BANKS OF MICHIGAN.

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No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

C. E. BLAKELY, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS.—Warren E. Watson, Charles E. Blakely, Phineas Medalle, W. H. Thompson, E. L. J. Mills, I. N. Rodenbaugh, C. A. Johnson, H. M. Coldren, H. T. Allerton, Geo. Crout.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$36,961 28	\$37,348 84	\$30,187 55	\$82,055 51
Bonds, mortgages and securities.....	9,415 80	14,145 80	14,500 80	17,575 80
Premiums paid on bonds.....				
Overdrafts.....	1,210 51	468 69	217 47	591 31
Banking house.....	2,853 57	2,853 57	2,853 57	2,853 57
Furniture and fixtures.....	2,329 83	2,329 83	2,329 83	2,329 83
Other real estate.....	6,555 05	6,555 05	7,100 05	7,100 05
Due from other banks and bankers (not reserve cities).....			2 30	
Due from banks in reserve cities.....	62,903 69	64,162 47	72,133 77	14,862 32
Exchange for clearing house.....				
U. S. and National bank currency.....	5,478 00	5,002 00	1,969 00	5,546 00
Gold coin.....	1,065 00	1,110 00	1,560 00	785 00
Silver coin.....	622 15	1,919 60	1,165 85	1,661 80
Nickels and cents.....	100 80	47 72	24 55	91 08
Checks, cash items and internal revenue account	395 34	262 29	763 61	227 34
Totals.....	\$129,891 00	\$136,205 86	\$134,758 35	\$115,679 61
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	200 00	200 00	200 00
Undivided profits, less current expenses, interest and taxes paid.....	204 25	569 71	396 30	617 02
Dividends unpaid.....				
Commercial deposits subject to check.....	49,423 51	55,093 27	48,069 30	34,439 75
Commercial certificates of deposit.....	47,312 69	48,661 98	48,841 67	42,829 99
Due to banks and bankers.....				
Certified checks.....	500 00	120 17		354 80
Cashier's checks outstanding.....		216 34		
Savings deposits.....	12,250 55	11,344 39		17,238 05
Savings certificates of deposit.....			17,261 08	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$129,891 00	\$136,205 86	\$134,758 35	\$115,679 61

STATE BANKING DEPARTMENT.

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

WM. BURTLESS, *President*; A. F. FREEMAN, *Vice President*; C. W. CASH, *Cashier*.DIRECTORS.—S. W. Clarkson, C. W. Case, F. Spafard, W. Burtless, A. F. Freeman,
F. E. Spafard, J. A. Goodyear, L. D. Watkins.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$98,227 49	\$108,112 52	\$117,079 58	\$112,253 56
Bonds, mortgages and securities.....	28,209 98	29,189 98	28,939 98	28,914 98
Premiums paid on bonds.....				
Overdrafts.....	491 72	508 27	957 88	1,069 74
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from other banks and bankers (not reserve cities).	56 10			
Due from banks in reserve cities.....	42,932 12	22,916 26	12,888 25	12,785 87
Exchange for clearing house.....		157 76	194 40	143 51
U. S. and National bank currency.....	4,757 00	5,601 00	3,177 00	4,240 00
Gold coin.....	2,110 00	2,410 00	2,720 00	415 00
Silver coin.....	1,520 00	1,505 00	1,967 95	910 00
Nickels and cents.....	53 44	36 23	21 03	13 40
Checks, cash items and internal revenue account	263 61	362 45	281 30	197 80
Totals.....	\$198,228 59	\$190,406 60	\$187,834 50	\$180,550 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,298 61	1,079 11	1,601 98	2,600 75
Dividends unpaid.....				
Commercial deposits subject to check.....	38,714 03	35,212 63	35,085 01	46,948 57
Commercial certificates of deposit.....	106,215 95	102,114 86	99,147 51	79,001 67
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$198,228 59	\$190,406 60	\$187,834 50	\$180,550 99

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

B. G. ENGLISH, *President*; J. M. HORNING, *Vice President*; ED. E. ROOT, *Cashier*.DIRECTORS.—B. G. English, Geo. Heimendinger, J. M. Horning, Fred Breitenwischer,
A. H. Kuhl, C. F. Kapp, John Wuerthner, A. J. Waters, John H. Schlicht.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$70,326 96	\$83,435 76	\$88,191 63	\$94,059 60
Bonds, mortgages and securities.....	67,361 97	67,397 97	67,261 97	65,676 97
Premiums paid on bonds.....				
Overdrafts.....	3 32	4 64		
Banking house.....	11,200 00	11,200 00	11,200 00	11,200 00
Furniture and fixtures.....	1,775 00	1,775 00	1,775 00	1,775 00
Other real estate.....	2,083 34	2,083 34	2,083 34	2,083 34
Due from other banks and bankers (not reserve cities).....	461 80	290 75	491 80	1,001 40
Due from banks in reserve cities.....	41,445 39	47,473 81	46,778 81	33,499 44
Exchange for clearing house.....				217 24
U. S. and National bank currency.....	6,002 00	6,343 00	4,811 00	5,880 00
Gold coin.....	1,940 00	2,000 00	1,915 00	2,050 00
Silver coin.....	473 75	258 80	314 90	518 00
Nickels and cents.....	20 06	18 62	9 19	16 65
Checks, cash items and internal revenue account	75 01	178 24	304 24	
Totals.....	\$203,168 60	\$222,459 93	\$225,136 88	\$217,977 64
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,622 41	1,820 20	2,562 69	3,140 54
Dividends unpaid.....	21 00			
Commercial deposits subject to check.....	10,793 04	12,229 34	14,033 59	14,755 99
Commercial certificates of deposit.....	1,410 00	2,085 00	1,358 00	2,269 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	111,926 11	122,780 61	125,156 98	118,834 74
Savings certificates of deposit.....	49,396 04	56,534 78	55,026 62	51,977 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$203,168 60	\$222,459 93	\$225,136 88	\$217,977 64

STATE BANKING DEPARTMENT.

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; E. G. FILER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—Thomas Kenny, J. Kirster, J. H. Grant, E. G. Filer, John Smith.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$109,889 58	\$125,024 84	\$114,765 15	\$123,932 44
Bonds, mortgages and securities.....	180,742 86	185,843 54	182,658 78	195,702 40
Premiums paid on bonds.....	1,800 00	1,800 00	1,800 00	2,232 50
Overdrafts.....	209 73	101 08	603 77	690 50
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....		539 71	526 46	496 71
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	90,061 82	69,901 77	93,633 36	88,055 54
Exchange for clearing house.....				
U. S. and National bank currency.....	7,231 00	7,601 00	14,810 00	10,894 00
Gold coin.....	7,050 00	6,810 00	9,180 00	10,315 00
Silver coin.....	1,602 05	1,045 15	402 05	574 40
Nickels and cents.....	411 52	434 86	493 92	334 67
Checks, cash items and internal revenue account	366 07	820 56	565 90	789 29
Totals.....	\$400,364 63	\$400,922 51	\$420,439 39	\$435,017 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	8,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,715 24	7,452 22	2,954 77	6,584 41
Dividends unpaid.....	151 42	151 42	191 42	176 42
Commercial deposits subject to check.....	63,353 31	48,423 03	44,517 53	47,730 29
Commercial certificates of deposit.....	66,489 16	57,745 58	58,977 44	66,488 37
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	207,655 50	229,150 26	253,798 23	254,037 96
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$400,364 63	\$400,922 51	\$420,439 39	\$435,017 45

No. 21.

MANISTIQUE BANK, MANISTIQUE.

Organized May 10, 1889.

GEORGE H. ORR, *President*; JOHN PATTERSON, *Vice President*; C. B. MERSEREAU, *Cashier*.

DIRECTORS.—Martin H. Quirk, George H. Orr, Robert B. Waddell, C. B. Mersereau, John Patterson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$238,228 25	\$204,286 76	\$181,536 51	\$214,063 53
Bonds, mortgages and securities.....	22,286 72	18,005 50	17,937 07	26,846 45
Premiums paid on bonds.....				
Overdrafts.....		58 15		9 71
Banking house.....	1,500 00	1,560 50	1,013 18	4,756 53
Furniture and fixtures.....	1,200 00	1,256 00	767 00	764 50
Other real estate.....	34,746 76	34,755 39	28,632 83	28,458 53
Due from other banks and bankers (not reserve cities).....	14 60	227 29	826 83	826 37
Due from banks in reserve cities.....	21,869 74	55,946 44	62,548 40	27,279 78
Exchange for clearing house.....				
U. S. and National bank currency.....	10,601 00	5,487 00	8,483 00	7,223 00
Gold coin.....	640 00	510 00	680 00	710 00
Silver coin.....	798 50	1,295 90	1,512 00	1,062 80
Nickels and cents.....	67 38	76 56	93 96	72 85
Checks, cash items and internal revenue account	2,333 50	2,060 05	3,511 39	608 81
Totals.....	\$334,286 45	\$325,525 54	\$307,542 17	\$312,702 86
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,865 78	7,060 29	2,348 76	5 718 86
Dividends unpaid.....				
Commercial deposits subject to check.....	168,332 86	153,631 46	145,405 87	159,782 12
Commercial certificates of deposit.....	80,907 33	92,833 80	87,787 54	75,093 82
Due to banks and bankers.....	180 48			108 06
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$334,286 45	\$325,525 54	\$307,542 17	\$312,702 86

STATE BANKING DEPARTMENT.

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*;
C. E. BLOOD, *Assistant Cashier*.

DIRECTORS.—Geo. W. Carman, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber,
C. E. Blood, John W. Porter, William Mannel.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$170,444 42	\$159,368 72	\$158,777 79	\$155,394 83
Bonds, mortgages and securities	167,002 29	167,656 36	199,358 37	223,630 33
Premiums paid on bonds				
Overdrafts	251 16	543 71	801 00	621 11
Banking house	6,000 00	6,000 00	5,000 00	5,000 00
Furniture and fixtures	1,800 00	1,800 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	1,146 77	1,461 24	1,051 35	586 74
Due from banks in reserve cities	64,078 80	71,875 91	106,845 72	61,916 74
Exchange for clearing house				
U. S. and National bank currency	3,294 00	2,761 00	5,172 00	8,914 00
Gold coin	5,080 00	6,142 50	6,185 00	4,595 00
Silver coin	726 75	1,510 75	2,321 75	3,093 35
Nickels and cents	182 52	87 09	233 38	92 92
Checks, cash items and internal revenue account	155 75	577 60	323 28	328 81
Totals	\$420,142 46	\$419,786 88	\$487,069 64	\$465,173 83
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,198 31	6,307 19	1,568 11	3,532 83
Dividends unpaid			41 67	
Commercial deposits subject to check	69,538 95	74,659 87	106,939 94	87,099 06
Commercial certificates of deposit	5,357 88	4,354 02	8,315 62	7,365 72
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	277,987 32	274,465 80	310,204 30	306,876 22
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$420,142 46	\$419,786 88	\$487,069 64	\$465,173 83

STATE BANKS OF MICHIGAN.

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No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, *Vice President*; S. R. KAUFMAN, *Second Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, George Barnes, S. R. Kaufman, Edward N. Breitung,
Charles Meecke.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$250,813 03	\$256,247 46	\$266,375 40	\$270,685 89
Bonds, mortgages and securities.....	58,173 97	59,035 86	59,190 86	59,985 86
Premiums paid on bonds.....				
Overdrafts.....	3,826 67	840 58	2,739 13	8,147 34
Banking house.....	55,000 00	55,000 00	55,000 00	55,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	20,740 00	20,740 00	19,140 00	14,976 55
Due from other banks and bankers (not reserve cities).....	1,912 05	5,257 57	1,714 85	51 00
Due from banks in reserve cities.....	95,659 26	59,740 47	71,345 43	76,358 64
Exchange for clearing house.....				
U. S. and National bank currency.....	11,351 00	9,261 00	16,416 00	13,165 00
Gold coin.....	17,900 00	18,475 00	17,080 00	16,120 00
Silver coin.....	6,087 00	7,311 70	8,230 85	11,498 30
Nickels and cents.....	614 81	336 03	112 00	103 43
Checks, cash items and internal revenue account	3,828 68	2,309 77	2,263 29	536 09
Totals.....	\$532,699 07	\$502,248 04	\$527,300 41	\$534,320 70
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,522 42	1,635 48	1,248 62	2,460 36
Dividends unpaid.....				
Commercial deposits subject to check.....	214,388 03	184,517 30	189,181 63	184,511 51
Commercial certificates of deposit.....	450 46	809 67	1,475 18	374 67
Due to banks and bankers.....	6,813 07	5,053 32	14,542 38	13,751 35
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	184,638 08	186,055 26	196,525 59	206,713 81
Savings certificates of deposit.....	13,887 01	14,177 01	14,327 01	14,509 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$532,699 07	\$502,248 04	\$527,300 41	\$534,320 70

STATE BANKING DEPARTMENT.

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS.—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Bosley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$114,441 17	\$90,193 36	\$91,406 58	\$87,759 06
Bonds, mortgages and securities.....	330,096 28	328,703 89	325,745 55	333,337 86
Premiums paid on bonds.....				
Overdrafts.....	729 58	4,794 75	1,375 61	857 02
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	467 96	819 80	576 70	
Due from banks in reserve cities.....	70,034 54	105,027 79	143,761 57	138,117 85
Exchange for clearing house.....				
U. S. and National bank currency.....	14,730 00	20,272 00	10,140 00	11,893 00
Gold coin.....	10,652 50	11,735 00	11,865 00	11,422 50
Silver coin.....	1,622 20	2,958 25	1,574 80	1,890 05
Nickels and cents.....	364 27	406 95	366 46	335 29
Checks, cash items and internal revenue account	3,223 78	4,569 40	994 74	2,282 33
Totals.....	\$546,862 28	\$569,983 19	\$588,297 01	\$588,394 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,770 76	14,172 21	13,281 31	13,233 64
Dividends unpaid.....			60 00	
Commercial deposits subject to check.....	73,358 70	76,261 88	94,420 86	83,223 02
Commercial certificates of deposit.....	26,448 61	17,562 54	21,659 65	20,921 69
Due to banks and bankers.....				
Certified checks.....			90 00	1,000 00
Cashier's checks outstanding.....				
Savings deposits.....	372,284 21	401,986 56	398,785 19	410,016 61
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$546,862 28	\$569,983 19	\$588,297 01	\$588,394 96

STATE BANKS OF MICHIGAN

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No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

C. S. JONES, *President*; F. S. JONES, *Vice President*; H. B. JONES, *Cashier*;
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Lizzie Jones, C. H. Hudson, G. W. Kroll.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$80,293 84	\$70,238 12	\$78,333 00	\$85,166 12
Bonds, mortgages and securities.....	36,525 07	45,431 30	37,907 57	29,525 68
Premiums paid on bonds.....	962 50	962 50	962 50	
Overdrafts.....	2,096 54	4,519 93	3,280 82	138 58
Banking house.....	4,200 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	25 00	198 18	171 45	65 14
Due from banks in reserve cities.....	8,112 30	11,183 04	11,082 26	21,171 06
Exchange for clearing house.....		100 00		
U. S. and National bank currency.....	4,667 00	4,420 00	7,043 00	5,061 00
Gold coin.....	4,050 00	3,855 00	4,140 00	3,990 00
Silver coin.....	1,315 50	1,379 75	1,487 00	783 15
Nickels and cents.....	30 26	37 62	36 63	11 86
Checks, cash items and internal revenue account.....			35 93	
Totals.....	\$142,278 01	\$145,825 44	\$147,960 16	\$149,432 59
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	1,500 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,974 46	2,535 29	1,637 83	3,387 30
Dividends unpaid.....				
Commercial deposits subject to check.....	20,913 10	20,698 50	21,602 46	26,965 96
Commercial certificates of deposit.....	76,800 45	46,103 59	82,739 87	77,079 33
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....		34,488 06		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,278 01	\$145,825 44	\$147,960 16	\$149,432 59

STATE BANKING DEPARTMENT.

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*;
R. C. DART, *Assistant Cashier*.

DIRECTORS.—Harper Reed, George W. Bristol, Lewis C. Webb, Mason D. Chatterton, J. K. Elmer, E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$75,878 00	\$83,674 24	\$85,893 84	\$95,114 73
Bonds, mortgages and securities.....	32,078 10	44,993 25	34,951 26	31,091 26
Premiums paid on bonds.....				
Overdrafts.....	56 34	459 80	84 42	206 52
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....	10,442 64	10,442 64	19,047 39	12,209 39
Due from other banks and bankers (not reserve cities).....	21,195 81			
Due from banks in reserve cities.....		5,979 09	10,223 70	14,779 38
Exchange for clearing house.....				
U. S. and National bank currency.....	7,724 00	2,415 00	3,588 00	3,706 00
Gold coin.....	3,215 00	6,095 00	3,000 00	2,925 00
Silver coin.....	1,022 85	227 25	104 35	1,004 25
Nickels and cents.....	42 21	122 65	59 18	50 32
Checks, cash items and internal revenue account	292 20	143 79	30 00	340 22
Totals.....	\$157,898 05	\$160,502 71	\$162,932 14	\$167,377 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	4,932 46	3,470 17	4,532 48	7,180 06
Dividends unpaid.....				
Commercial deposits subject to check.....	50,974 85	44,061 07	48,399 48	59,111 83
Commercial certificates of deposit.....	44,990 74	55,471 47	52,500 18	43,585 18
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$157,898 05	\$160,502 71	\$162,932 14	\$167,377 07

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;
D. P. WHITMORE, *Assistant Cashier*.DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Raynor, F. E. Densmore, C. E. Eaton,
D. P. Whitmore.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$42,887 79	\$52,153 92	\$53,522 46	\$57,299 30
Bonds, mortgages and securities.....	42,492 38	47,481 72	48,268 73	46,721 74
Premiums paid on bonds.....				
Overdrafts.....	51 98	44 31	350 90	92 65
Banking house.....				
Furniture and fixtures.....	1,400 00	1,400 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	462 37	568 95	1,512 32	303 39
Due from banks in reserve cities.....	2,444 56	879 19	5,933 45	5,657 69
Exchange for clearing house.....				
U. S. and National bank currency.....	4,793 00	4,268 00	3,695 00	1,826 00
Gold coin.....	6,150 00	5,405 00	6,140 00	6,465 00
Silver coin.....	460 40	831 90	516 50	1,635 85
Nickels and cents.....	72 32	54 45	74 08	87 30
Checks, cash items and internal revenue account	361 88	435 97	5 00	16 52
Totals.....	\$101,576 66	\$113,523 41	\$121,024 44	\$121,105 44
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,423 65	5,214 05	4,965 30	6,748 13
Dividends unpaid.....				
Commercial deposits subject to check.....	40,658 18	43,198 33	55,433 58	42,063 36
Commercial certificates of deposit.....	27,088 26	29,856 27	30,625 56	32,293 95
Due to banks and bankers.....	396 57	254 76		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		5,000 00		10,000 00
Totals.....	\$101,576 66	\$113,523 41	\$121,024 44	\$121,105 44

No. 168.

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

JOHN G. SCHURTZ, *President*; WM. BEARD, *Vice President*; FRANK WOLF, *Cashier*;
WM. FRANKISH, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, Wm. Beard, Frank Wolf, W. L. Thoms, Josiah Wolf.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$49,611 29	\$46,944 89	\$46,107 75	\$54,634 45
Bonds, mortgages and securities.....	30,170 00	30,270 00	28,470 00	32,430 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	7,749 73	8,053 24	15,121 93	23,723 77
Exchange for clearing house.....				
U. S. and National bank currency.....	6,317 00	7,951 00	5,233 00	3,970 00
Gold coin.....	3,445 00	1,235 00	1,610 00	1,035 00
Silver coin.....	706 65	707 75	886 75	1,769 75
Nickels and cents.....	194 18	161 82	167 92	188 01
Checks, cash items and internal revenue account	267 92	278 00	222 00	212 06
Totals.....	\$98,451 77	\$95,601 70	\$97,819 35	\$117,963 04
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	350 22	919 61	1,187 34	2,523 58
Dividends unpaid.....				
Commercial deposits subject to check.....	15,636 25	13,974 75	14,680 42	23,836 21
Commercial certificates of deposit.....	15,179 01	7,836 55	7,889 66	9,371 24
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	3,773 85	3,380 70	1,852 25	3,719 99
Savings certificates of deposit.....	40,512 44	46,490 09	49,209 68	55,512 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$98,451 77	\$95,601 70	\$97,819 35	\$117,963 04

STATE BANKS OF MICHIGAN.

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No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

R. E. COMBS, *President*; MINER S. KEELER, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS.—R. E. Combs, W. E. Keeler, Kittie Keeler, M. S. Keeler, Gertie S. Keeler.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$52,630 98	\$45,227 94	\$54,210 76	\$58,364 45
Bonds, mortgages and securities.....	21,325 83	22,688 83	25,066 49	27,057 13
Premiums paid on bonds.....				
Overdrafts.....			66 12	306 65
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		2,317 02		
Due from banks in reserve cities.....	12,792 24	23,813 50	9,950 43	9,149 01
Exchange for clearing house.....				
U. S. and National bank currency.....	4,731 00	6,437 00	2,878 00	2,775 00
Gold coin.....	1,005 00	1,070 00	1,025 00	1,600 00
Silver coin.....	807 75	671 90	1,350 65	1,019 40
Nickels and cents.....	60 76	39 24	23 34	74 22
Checks, cash items and internal revenue account.....	789 58	4,907 46	2,902 57	2,575 59
Totals.....	\$99,143 14	\$112,172 89	\$102,493 76	\$107,911 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,635 00	2,635 00	2,720 00	2,720 00
Undivided profits, less current expenses, interest and taxes paid.....	751 32	471 11	947 73	2,191 47
Dividends unpaid.....				
Commercial deposits subject to check.....	15,454 01	27,598 54	20,103 20	19,218 96
Commercial certificates of deposit.....	55,302 81	56,478 24	53,722 83	54,781 02
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				4,000 00
Totals.....	\$99,143 14	\$112,172 89	\$102,493 76	\$107,911 45

STATE BANKING DEPARTMENT.

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; WM. PATRICK, *Vice President*; D. W. CHASE, *Cashier*.

DIRECTORS.—William Patrick, Geo. Rockwell, Charles Brown, Stewart B. Gordon, Geo. Peck.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$78,127 36	\$79,185 24	\$82,759 77	\$75,894 51
Bonds, mortgages and securities.....	31,888 12	33,596 36	33,462 86	30,099 86
Premiums paid on bonds.....				
Overdrafts.....	258 30	432 18	50 26	2,443 51
Banking house.....				
Furniture and fixtures.....	882 00	882 00	882 00	882 00
Other real estate.....	1,963 23	1,963 23	1,938 23	1,904 90
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	15,889 72	16,556 31	7,056 64	15,632 13
Exchange for clearing house.....				
U. S. and National bank currency.....	3,063 00	3,734 00	1,916 00	2,719 00
Gold coin.....	7,405 00	8,075 00	8,540 00	2,525 00
Silver coin.....	953 75	788 40	997 80	893 60
Nickels and cents.....	56 48	77 14	32 36	71 42
Checks, cash items and internal revenue account	923 78	479 05	300 89	992 01
Totals.....	\$141,390 74	\$145,768 91	\$137,936 81	\$134,057 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Undivided profits, less current expenses, interest and taxes paid.....	3,519 87	3,809 92	4,459 23	4,859 64
Dividends unpaid.....				
Commercial deposits subject to check.....	55,340 48	57,372 47	47,505 20	39,292 91
Commercial certificates of deposit.....	250 00	250 00	250 00	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	31,303 65	32,138 59	32,941 42	35,587 80
Savings certificates of deposit.....	23,726 74	24,947 93	25,530 96	27,067 59
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$141,390 74	\$145,768 91	\$137,936 81	\$134,057 94

STATE BANKS OF MICHIGAN.

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No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; T. W. BARNES, *Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$88,880 55	\$71,935 31	\$71,904 34	\$75,034 85
Bonds, mortgages and securities.....	38,852 70	33,144 70	35,156 25	34,075 05
Premiums paid on bonds.....				
Overdrafts.....	2,769 49	2,364 78	1,838 33	2,250 46
Banking house.....	3,988 79	3,975 94	3,896 96	3,892 96
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....	6,364 40	6,306 10	6,273 23	6,191 84
Due from other banks and bankers (not reserve cities).....	10,698 47	13,002 15	13,532 40	4,151 46
Due from banks in reserve cities.....	17,415 75	5,783 63	9,615 66	15,255 58
Exchange for clearing house.....				
U. S. and National bank currency.....	2,954 00	2,721 00	3,905 00	3,671 00
Gold coin.....	2,820 00	3,175 00	1,375 00	1,500 00
Silver coin.....	127 30	520 00	533 75	283 40
Nickels and cents.....	10 44	19 40	33 76	3 17
Checks, cash items and internal revenue account	09 67	79 00	546 04	329 17
Totals.....	\$152,051 56	\$145,127 01	\$150,710 72	\$148,738 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,870 77	3,662 50	2,665 39	3,263 63
Dividends unpaid.....			125 00	
Commercial deposits subject to check.....	32,312 20	22,246 30	27,473 14	25,522 21
Commercial certificates of deposit.....	83,689 15	86,376 96	87,823 66	86,860 66
Due to banks and bankers.....	734 08	136 68		226 59
Certified checks.....			250 00	
Cashier's checks outstanding.....				
Savings deposits.....	2,445 36	2,438 53	2,373 53	2,865 85
Savings certificates of deposit.....				
Credit item.....		266 04		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$152,051 56	\$145,127 01	\$150,710 72	\$148,738 94

STATE BANKING DEPARTMENT.

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; FRANK E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*;
CASH E. WAKEFIELD, *Assistant Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Cash E. Wakefield, F. E. Cawley, C. A. Wilson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$195,289 34	\$218,525 37	\$228,993 21	\$240,351 12
Bonds, mortgages and securities	61,049 50	62,834 50	62,434 50	61,164 50
Premiums paid on bonds.....				
Overdrafts	161 45	1,411 09	449 64	899 81
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,500 00			
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	46,206 00	40,001 11	49,961 90	57,883 53
Exchange for clearing house.....				
U. S. and National bank currency.....	10,612 00	13,355 00	10,166 00	10,430 00
Gold coin.....	1,865 00	2,632 50	2,552 50	3,327 50
Silver coin	1,036 50	934 35	1,014 65	406 20
Nickels and cents.....	77 57	108 77	131 35	142 45
Checks, cash items and internal revenue account	229 73	237 63	693 86	1,325 40
Totals.....	\$327,027 09	\$347,040 32	\$363,397 61	\$382,930 51
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,869 22	10,526 72	9,331 09	5,829 16
Dividends unpaid.....				
Commercial deposits subject to check.....	38,199 74	36,015 87	35,968 02	37,559 85
Commercial certificates of deposit.....	42,564 52	44,441 93	43,012 36	48,580 67
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding				
Savings deposits.....	194,393 61	214,055 80	233,096 14	248,960 83
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$327,027 09	\$347,040 32	\$363,397 61	\$382,930 51

STATE BANKS OF MICHIGAN.

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No. 222.

CITIZENS' SAVINGS BANK, MT. CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEORGE H. NICHOLS, *Vice President*; THOMAS W. NEWTON, *Second Vice President*; MILO W. DAVIS, *Cashier*.

DIRECTORS.—Milo W. Davis, Andrew T. Donaldson, George H. Nichols, Thos. W. Newton, William S. Donaldson, William F. Nank, Joachim Mathews, John S. Paganetti, A. P. Grimm.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....		\$53,054 62	\$66,256 03	\$79,182 04
Bonds, mortgages and securities.....		7,050 09	10,050 00	9,950 00
Premiums paid on bonds.....				
Overdrafts.....		1 40	29 47	130 86
Banking house.....				
Furniture and fixtures.....		2,341 15	3,709 41	3,848 36
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....		4,947 16	6,154 28	9,427 10
Exchange for clearing house.....				
U. S. and National bank currency.....		2,778 00	3,997 00	3,665 00
Gold coin.....		5 00	157 50	1,000 00
Silver coin.....		487 65	628 25	1,056 60
Nickels and cents.....		4 97	115 44	149 33
Checks, cash items and internal revenue account.....		228 55	318 98	392 93
Totals.....		\$70,898 59	\$91,416 36	\$108,802 22
Liabilities.				
Capital stock paid in.....		\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		542 10	544 00	1,150 82
Dividends unpaid.....				
Commercial deposits subject to check.....		13,740 14	20,097 04	21,295 07
Commercial certificates of deposit.....				
Due to banks and bankers.....				176 96
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		3,776 60	16,243 57	27,566 51
Savings certificates of deposit.....		2,839 75	4,531 75	8,612 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$70,898 59	\$91,416 36	\$108,802 22

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEORGE A. SKINNER, *Cashier*.

DIRECTORS.—A. Grenier, F. G. Kendrick, Oliver Chapaton, John Roskopp, William Cottrell, T. Lungershausen, John T. Nurmeley, John J. Sherman.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$370,282 77	\$331,989 38	\$338,181 16	\$370,220 28
Bonds, mortgages and securities.....	347,465 05	358,182 80	331,797 80	327,477 80
Premiums paid on bonds.....				
Overdrafts.....	1,181 07	650 23	\$22 13	551 80
Banking house.....	21,000 00	21,000 00	21,000 00	21,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		502 00		
Due from banks in reserve cities.....	94,627 78	108,208 73	155,577 46	80,067 15
Exchange for clearing house.....				
U. S. and National bank currency.....	10,180 00	13,888 00	11,341 00	14,618 00
Gold coin.....	25,670 00	25,035 00	30,480 00	27,845 00
Silver coin.....	2,451 00	2,409 75	4,109 25	5,710 00
Nickels and cents.....	152 79	63 82	51 07	160 63
Checks, cash items and internal revenue account	1,746 17	1,072 38	803 06	957 29
Totals.....	\$378,156 63	\$366,402 09	\$397,562 93	\$352,007 95
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	84,574 78	88,395 29	85,292 21	91,740 42
Dividends unpaid.....				
Commercial deposits subject to check.....	110,357 08	119,492 68	127,315 53	90,746 53
Commercial certificates of deposit.....	2,308 32	2,258 32	2,258 32	2,258 32
Due to banks and bankers.....				262 12
Certified checks.....			100 00	
Cashier's checks outstanding.....	75 00			300 00
Savings deposits.....	427,263 05	441,298 32	473,828 32	467,203 79
Savings certificates of deposit.....	193,578 40	154,957 48	148,768 55	139,496 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$378,156 63	\$366,402 09	\$397,562 93	\$352,007 95

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; WM. D. WILSON, *Vice President*; R. C. ULLRICH,
2d *Vice President*; PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, Wm. D. Wilson, Ernst J. Olde, Oscar C.
Lungershausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$352,368 99	\$314,370 45	\$298,778 14	\$284,636 35
Bonds, mortgages and securities.....	190,517 39	194,717 79	180,306 04	205,987 41
Premiums paid on bonds.....				
Overdrafts.....	1,474 03	1,842 09	298 98	1,869 29
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,030 15	3,030 15	8,155 15	8,155 15
Due from other banks and bankers (not reserve cities).....		1,500 00	1,500 00	1,500 00
Due from banks in reserve cities.....	32,933 61	36,473 04	42,189 11	29,779 88
Exchange for clearing house.....				
U. S. and National bank currency.....	5,046 00	5,404 00	8,160 00	4,321 00
Gold coin.....	24,615 00	22,330 00	25,350 00	23,177 50
Silver coin.....	821 80	1,221 25	3,536 40	2,187 75
Nickels and cents.....	2 66	138 16	29 06	352 44
Checks, cash items and internal revenue account	1,526 02	844 86	1,728 12	671 27
Totals.....	\$622,335 45	\$591,871 79	\$580,031 02	\$572,638 04
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	21,436 04	19,312 38	19,977 54	23,146 96
Dividends unpaid.....				
Commercial deposits subject to check.....	78,720 43	86,193 28	73,499 27	73,560 68
Commercial certificates of deposit.....	1,682 27	582 27	582 27	502 27
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	282,376 95	278,580 17	281,584 04	275,829 53
Savings certificates of deposit.....	118,119 76	87,194 69	84,387 30	79,508 60
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$622,335 45	\$591,871 79	\$580,031 02	\$572,638 04

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

JOHN KINNEY, *President*; L. N. SMITH, *Vice President*; GEORGE A. DUSENBURY, *Cashier*;
WILLIAM C. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—D. H. Nelson, George A. Dusenbury, Levi N. Smith, John Kinney,
Charles M. Brooks, William C. Dusenbury, Oscar F. Sheldon.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$101,795 05	\$96,996 88	\$99,428 75	\$90,498 62
Bonds, mortgages and securities.....	18,380 78	18,600 61	19,461 05	19,981 05
Premiums paid on bonds.....				
Overdrafts.....				16 57
Banking house.....	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,821 84	1,821 84	1,821 84	1,824 34
Other real estate.....	3,880 76			
Due from other banks and bankers (not reserve cities).....	283 40	125 26	575 26	125 26
Due from banks in reserve cities.....	16,497 28	24,366 32	30,270 00	41,860 84
Exchange for clearing house.....	465 29	148 17	444 40	376 39
U. S. and National bank currency.....	5,444 00	10,160 00	5,347 00	8,026 00
Gold coin.....	2,520 00	2,500 00	2,505 00	3,020 00
Silver coin.....	1,345 00	2,020 00	1,505 00	975 00
Nickels and cents.....	126 57	59 47	43 66	68 67
Checks, cash items and internal revenue account	283 72	311 83	292 87	321 39
Totals.....	\$159,347 54	\$163,614 23	\$168,188 68	\$173,597 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,465 49	6,465 49	6,740 06	6,740 06
Undivided profits, less current expenses, interest and taxes paid.....	1,105 64	2,170 42	1,118 46	3,163 39
Dividends unpaid.....				
Commercial deposits subject to check.....	64,198 89	65,916 27	66,899 37	65,669 22
Commercial certificates of deposit.....	11,926 55	13,862 12	13,946 26	9,822 46
Due to banks and bankers.....				
Certified checks.....			100 00	
Cashier's checks outstanding.....				
Savings deposits.....	7,169 11	7,278 02	8,649 44	8,605 68
Savings certificates of deposit.....	18,481 86	17,921 91	20,735 09	29,597 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$159,347 54	\$163,614 23	\$168,188 68	\$173,597 98

STATE BANKS OF MICHIGAN.

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No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

R. E. MORRISON, *President*; GEO. L. BURTIS, *Vice President*; CLAUDE W. CASE, *Cashier*.

DIRECTORS.—Geo. L. Burtis, Claude W. Case, Robert E. Morrison, H. N. Morris, Geo. R. Hill.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$71,630 25	\$79,011 69	\$76,746 17	\$74,441 94
Bonds, mortgages and securities.....	15,702 93	12,335 36	9,848 66	10,239 28
Premiums paid on bonds.....				
Overdrafts.....	1,217 89	1,782 60	1,046 98	329 88
Banking house.....				
Furniture and fixtures.....	1,800 00	1,800 00	1,770 85	1,789 45
Other real estate.....	200 00	200 00		
Due from other banks and bankers (not reserve cities).....	3,030 06			4,424 82
Due from banks in reserve cities.....	15,953 61	27,839 46	14,169 63	10,741 30
Exchange for clearing house.....				
U. S. and National bank currency.....	2,303 00	1,477 00	3,943 00	3,139 00
Gold coin.....	2,190 00	785 00	2,245 00	4,855 00
Silver coin.....	1,790 55	1,470 85	1,391 50	1,905 75
Nickels and cents.....	138 25	157 15	130 89	145 92
Checks, cash items and internal revenue account	1,457 41	522 66	647 70	366 01
Totals.....	\$117,413 95	\$127,381 77	\$111,940 38	\$112,378 33
Liabilities.				
Capital stock paid in.....	\$29,000 00	\$29,000 00	\$29,000 00	\$29,000 00
Surplus fund.....	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,897 55	4,886 41	3,048 42	3,839 09
Dividends unpaid.....				
Commercial deposits subject to check.....	59,360 35	68,673 19	52,877 22	48,548 00
Commercial certificates of deposit.....	3,273 55	2,753 50	3,293 50	3,644 30
Due to banks and bankers.....	118 39	144 63	25	2,021 48
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,836 36	11,850 82	12,207 99	16,435 76
Savings certificates of deposit.....	9,627 75	8,573 22	8,991 00	6,789 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$117,413 95	\$127,381 77	\$111,940 38	\$112,378 33

STATE BANKING DEPARTMENT.

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW, *Vice President*; C. C. BILLINGHURST, *2d Vice President*; F. E. HAMMOND, *Cashier*.

DIRECTORS.—C. C. Billingshurst, F. E. Hammond, Paul S. Moon, H. N. Hovey, J. F. Denslow, William Carpenter, C. L. Thompson, Thos. Munroe.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$195,829 63	\$208,028 61	\$231,829 78	\$245,991 56
Bonds, mortgages and securities.....	89,871 99	88,866 67	106,769 24	121,309 85
Premiums paid on bonds.....	1,631 25	1,631 25	4,086 39	5,645 89
Overdrafts.....	115 40		227 39	1,028 60
Banking house.....				
Furniture and fixtures.....	3,300 00	3,213 35	2,717 50	2,717 50
Other real estate.....	18,265 83	18,096 26	14,749 68	13,526 85
Due from other banks and bankers (not reserve cities).....	3,356 25	2,002 00	2,625 16	1,236 71
Due from banks in reserve cities.....	43,291 29	59,189 17	45,524 69	38,257 17
Exchange for clearing house.....	131 87	506 60	1,862 09	2,439 92
U. S. and National bank currency.....	9,971 00	12,409 00	11,802 00	8,497 00
Gold coin.....	4,830 00	3,385 00	5,142 50	2,560 00
Silver coin.....	4,296 65	3,785 85	1,703 35	1,986 90
Nickels and cents.....	180 02	300 94	266 92	201 87
Checks, cash items and internal revenue account.....	827 71	1,097 23	653 59	761 29
Totals.....	\$375,898 89	\$402,511 93	\$429,960 28	\$446,161 11
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	6,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,622 49	9,257 04	3,367 63	7,332 90
Dividends unpaid.....	2 50		15 00	
Commercial deposits subject to check.....	34,334 06	32,228 65	45,523 66	40,985 84
Commercial certificates of deposit.....	29,070 86	31,985 19	31,735 65	37,172 05
Due to banks and bankers.....				15,828 80
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	251,868 98	273,041 05	292,318 34	287,841 52
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$375,898 89	\$402,511 93	\$429,960 28	\$446,161 11

STATE BANKS OF MICHIGAN.

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No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS.—L. E. Knappen, G. A. Truman, W. H. Kleinbans, C. W. Smith, S. F. Hinchman, H. R. Dickihson, B. R. Rose.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$87,366 94	\$95,787 85	\$105,022 35	\$100,369 64
Bonds, mortgages and securities.....	12,689 83	13,507 83	13,647 33	12,433 70
Premiums paid on bonds.....				
Overdrafts.....	947 98	259 37	196 04	1,198 07
Banking house.....	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	6,961 00	5,075 00		
Due from banks in reserve cities.....	7,598 80	8,817 82	9,170 86	16,813 54
Exchange for clearing house.....				
U. S. and National bank currency.....	3,232 00	4,435 00	2,921 00	2,911 00
Gold coin.....	2,625 00	2,520 00	2,925 00	2,505 00
Silver coin.....	695 10	1,110 00	470 00	105 00
Nickels and cents.....	292 05	66 80	24 20	20 29
Checks, cash items and internal revenue account	210 00	231 05	615 93	220 00
Totals.....	\$127,218 70	\$135,410 72	\$138,592 71	\$140,176 24
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,074 27	338 09	1,293 92	1,904 82
Dividends unpaid.....		680 00		
Commercial deposits subject to check.....	16,144 82	16,935 47	20,970 38	24,161 26
Commercial certificates of deposit.....	78,999 61	86,477 16	79,328 41	83,110 16
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....			6,000 00	
Bills payable.....				
Totals.....	\$127,218 70	\$135,410 72	\$138,592 71	\$140,176 24

STATE BANKING DEPARTMENT.

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

C. W. BALLARD, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*.

DIRECTORS.—Geo. Peck, Albert H. Leete, C. W. Ballard, A. S. Sholes, William Mahon, James E. Leete, J. H. Vandecar.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$90,079 44	\$88,629 23	\$86,907 73	\$91,811 01
Bonds, mortgages and securities.....	71,452 93	68,599 42	60,561 12	71,241 97
Premiums paid on bonds.....				
Overdrafts.....	153 78	49 96	196 54	657 11
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,652 84	1,073 77	1,800 80	3,090 46
Due from banks in reserve cities.....	14,622 92	15,424 38	7,843 47	14,727 96
Exchange for clearing house.....				
U. S. and National bank currency.....	3,010 00	4,360 00	3,909 00	2,954 00
Gold coin.....	1,355 00	2,000 00	2,560 00	1,640 00
Silver coin.....	1,090 50	257 75	814 20	900 75
Nickels and cents.....	149 33	101 55	45 25	77 11
Checks, cash items and internal revenue account.....	674 73	2,375 32	688 70	649 44
Totals.....	\$187,241 47	\$185,862 38	\$168,326 81	\$190,749 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,800 00	4,800 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,447 30	1,722 93	3 59	2,688 68
Dividends unpaid.....				
Commercial deposits subject to check.....	27,841 92	26,407 06	16,213 70	24,335 28
Commercial certificates of deposit.....	1,159 80	1,159 80		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	56,177 98	60,088 01	65,067 61	73,665 18
Savings certificates of deposit.....	27,814 47	23,684 56	23,041 91	23,291 92
Notes and bills rediscounted.....				
Bills payable.....	18,000 00	18,000 00	9,000 00	11,768 75
Totals.....	\$187,241 47	\$185,862 38	\$168,326 81	\$190,749 81

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, *First Vice President*; FRANK A. MILLER, *Second Vice President*; L. A. BABBITT, *Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, J. Morrell Simmons, F. G. Ferrill, Frank A. Miller, Chas. H. Coldren, Chas. Yerkes.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$94,444 59	\$86,674 48	\$80,078 50	\$83,463 46
Bonds, mortgages and securities.....	27,130 00	27,730 00	28,098 88	29,540 28
Premiums paid on bonds.....				
Overdrafts.....	110 00	165 05	39 21	14 96
Banking house.....	3,300 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			481 84	
Due from banks in reserve cities.....	28,642 06	34,484 75	44,205 84	33,043 21
Exchange for clearing house.....				
U. S. and National bank currency.....	3,387 00	5,877 00	4,824 00	1,289 00
Gold coin.....	2,500 00	2,500 00	2,500 00	2,650 00
Silver coin.....	300 00	395 00	325 00	295 00
Nickels and cents.....	98 51	86 74	128 93	147 00
Checks, cash items and internal revenue account.....	894 00	254 50	363 17	93 24
Totals.....	\$162,056 16	\$162,417 52	\$165,295 37	\$164,536 15
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,650 00	2,900 00	2,900 00	3,200 00
Undivided profits, less current expenses, interest and taxes paid.....	2,781 95	1,895 01	2,622 99	1,463 28
Dividends unpaid.....		568 00		1,000 00
Commercial deposits subject to check.....	29,877 50	28,137 03	28,508 74	16,339 32
Commercial certificates of deposit.....				
Due to banks and bankers.....	134 00			175 00
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	62,482 10	64,613 78	65,895 10	68,046 13
Savings certificates of deposit.....	39,130 61	39,303 70	40,368 54	49,312 42
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$162,056 16	\$162,417 52	\$165,295 37	\$164,536 15

STATE BANKING DEPARTMENT.

No. 214.

THE STATE BANK OF ONTONAGON, ONTONAGON.

Organized May 1, 1899.

JAMES MERCER, *President*; S. LORANGER, *Vice President*; C. MEILLEUR, *Cashier*.

DIRECTORS.—James Mercer, C. Meilleur, S. Loranger, A. Halter, L. J. Longpre.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$84,923 69	\$88,495 71	\$50,965 64	\$75,426 55
Bonds, mortgages and securities.....	2,206 70	6,031 69	7,094 50	6,880 00
Premiums paid on bonds.....				
Overdrafts.....	39 80	464 39	68 55	261 33
Banking house.....	500 00	500 00	500 00	500 00
Furniture and fixtures.....	1,216 18	1,228 78	1,228 78	1,233 78
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	132 46			
Due from banks in reserve cities.....	3,943 17	3,714 31	18,065 89	8,470 48
Exchange for clearing house.....				
U. S. and National bank currency.....	7,171 35	4,448 00	3,670 00	3,500 00
Gold coin.....		1,600 00	1,009 00	1,000 00
Silver coin.....		120 00	300 00	300 00
Nickels and cents.....		42 29	30 00	47 10
Checks, cash items and internal revenue account.....		35 00	682 48	718 24
Totals.....	\$100,133 35	\$86,680 17	\$83,555 84	\$98,317 48
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....		750 00	750 00	750 00
Undivided profits, less current expenses, interest and taxes paid.....	1,900 70	600 00	980 61	1,557 21
Dividends unpaid.....				
Commercial deposits subject to check.....	44,837 34	45,187 81	37,771 07	39,692 39
Commercial certificates of deposit.....				
Due to banks and bankers.....	8,076 83	35 94		1,376 55
Certified checks.....				
Cashier's checks outstanding.....	710 38	706 16	1,096 61	880 48
Savings deposits.....	28,135 10	22,957 51	26,792 67	39,060 85
Collections.....	1,473 00		1,164 88	
Notes and bills rediscounted.....				
Bills payable.....		1,442 75		
Totals.....	\$100,133 35	\$86,680 17	\$83,555 84	\$98,317 48

STATE BANKS OF MICHIGAN.

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No. 100.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; A. G. HADDRILL, *Vice President*; CRAMER SMITH, *Cashier*.DIRECTORS.—Ira Carpenter, A. G. Haddrill, Samuel A. Flumerfelt, Cramer Smith,
Geo. Swayze, Powell Carpenter, A. S. Laird.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$43,312 96	\$43,210 14	\$45,134 03	\$48,841 78
Bonds, mortgages and securities	34,667 91	34,659 91	33,783 11	34,593 60
Premiums paid on bonds				
Overdrafts	93 27	22 46	147 00	10 52
Banking house				
Furniture and fixtures	1,239 92	1,239 92	1,239 92	1,242 42
Other real estate				
Due from other banks and bankers (not reserve cities)	3,866 49	7,304 91	3,263 61	5,981 58
Due from banks in reserve cities	2,334 56	5,636 54	7,155 00	8,955 72
Exchange for clearing house				
U. S. and National bank currency	2,270 00	3,856 00	2,439 00	3,433 00
Gold coin	795 00	980 00	1,365 00	1,305 00
Silver coin	175 00	569 80	510 85	363 00
Nickels and cents	84 16	103 00	122 63	55 74
Checks, cash items and internal revenue account	529 29	128 15	163 68	119 69
Totals	\$89,368 56	\$97,710 83	\$95,324 43	\$104,902 05
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	1,050 00	1,050 00	1,050 00	1,050 00
Undivided profits, less current expenses, interest and taxes paid	1,144 89	1,041 78	1,243 75	1,674 31
Dividends unpaid	8 00			
Commercial deposits subject to check	10,653 34	20,910 09	12,250 40	15,331 99
Commercial certificates of deposit				
Due to banks and bankers	7,503 11			
Certified checks				
Cashier's checks outstanding				
Savings deposits				6,925 92
Savings certificates of deposit	54,009 22	59,708 96	62,780 28	64,919 83
Notes and bills rediscounted				
Bills payable			3,000 00	
Totals	\$89,368 56	\$97,710 83	\$95,324 43	\$104,902 05

STATE BANKING DEPARTMENT.

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

HENRY A. POTTER, *President*; WM. R. SHAW, *Vice President*; HERBERT F. HARRIS, *Cashier*.

DIRECTORS.—Henry A. Potter, O. B. Campbell, J. E. Gerow, W. R. Shaw, Absalom Woodworth, N. J. Clark, John H. Robson, M. L. Taft, Herbert F. Harris.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$66,936 61	\$70,389 06	\$62,144 01	\$45,567 84
Bonds, mortgages and securities.....	25,041 00	27,470 00	28,341 15	29,795 00
Premiums paid on bonds.....				
Overdrafts.....	1,159 60	3,505 45	1,553 26	1,013 13
Banking house.....	3,600 00	3,600 00	3,600 00	3,600 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	289 18	740 20	638 04	640 64
Expense and discount.....	1,683 46	2,366 72	314 63	191 85
Due from banks in reserve cities.....	4,114 72	763 03	4,029 92	19,336 51
Exchange for clearing house.....				
U. S. and National bank currency.....	7,932 00	8,070 00	2,957 00	9,419 00
Gold coin.....	935 00	500 00	1,010 00	1,090 00
Silver coin.....	474 55	646 00	1,086 75	468 25
Nickels and cents.....	130 90	62 23	27 61	72 01
Checks, cash items and internal revenue account.....	116 60	111 85	51 07	64 95
Totals.....	\$113,413 62	\$119,224 63	\$106,753 44	\$112,259 18
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	550 00	550 00	650 00	650 00
Undivided profits, less current expenses, interest and taxes paid.....	1,439 18	3,217 52		
Dividends unpaid.....				
Commercial deposits subject to check.....	47,907 46	37,497 54	26,861 89	29,704 79
Commercial certificates of deposit.....	38,516 98	47,959 57	49,241 55	56,904 39
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		5,000 00	5,000 00	
Totals.....	\$113,413 62	\$119,224 63	\$106,753 44	\$112,259 18

STATE BANKS OF MICHIGAN

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No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President*; HERMAN C. FRIESEKE, *Vice President*; G. L. TAYLOR, *Cashier*.

DIRECTORS.—I. H. Keeler, Herman C. Frieseke, Willis E. Hall, James W. Simmons, Martin C. Dawes, Albert Todd, Rudolph Colby, Geo. L. Keeler, M. S. Keeler.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$61,717 99	\$94,045 33	\$97,959 51	\$88,870 88
Bonds, mortgages and securities.....	82,894 34	77,360 10	78,537 35	82,593 72
Premiums paid on bonds.....				
Overdrafts.....	436 36	785 44	730 01	5,765 90
Banking house.....	15,734 71	15,734 71	15,734 71	15,734 71
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	303 61		936 07	1,334 83
Interest, expenses and taxes paid.....			6,513 55	
Due from banks in reserve cities.....	21,165 15	41,712 67	26,200 81	21,785 69
Exchange for clearing house.....	281 26	720 68	193 03	81 42
U. S. and National bank currency.....	7,463 45	9,105 00	6,454 00	7,434 00
Gold coin.....	1,180 00	1,262 50	1,535 00	1,982 50
Silver coin.....	1,775 00	1,796 50	2,129 50	1,919 50
Nickels and cents.....	186 46	126 51	188 65	221 39
Checks, cash items and internal revenue account	806 97	185 95	1,479 06	226 09
Totals.....	\$196,445 30	\$245,335 39	\$241,091 25	\$230,450 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,500 00	1,700 00	1,700 00
Undivided profits, less current expenses, interest and taxes paid.....	608 52	1,974 95	6,379 46	2,740 67
Dividends unpaid.....				
Commercial deposits subject to check.....	37,518 09	63,557 95	51,945 80	56,263 12
Commercial certificates of deposit.....	394 42	374 42	145 42	145 42
Due to banks and bankers.....			128 65	
Certified checks.....				1,200 00
Cashier's checks outstanding.....				
Savings deposits.....	49,580 48	71,204 82	70,901 02	51,149 25
Savings certificates of deposit.....	56,843 79	56,723 25	59,890 90	67,252 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$196,445 30	\$245,335 39	\$241,091 25	\$230,450 63

STATE BANKING DEPARTMENT.

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; CHAS. W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;
J. C. VAN CAMP, *Assistant Cashier*; F. W. LAWRENCE, *2d Assistant Cashier*.

DIRECTORS.—William A. Woodard, Charles E. Rigley, Chas. W. Gale, Geo. T. Mason.
W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$217,333 51	\$202,720 45	\$180,837 92	\$191,700 22
Bonds, mortgages and securities.....	83,300 42	79,211 59	87,937 59	95,108 83
Premiums paid on bonds.....				
Overdrafts.....	610 03	1,614 81	3,785 60	2,485 61
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	17,826 71	17,701 71	17,709 71	16,859 71
Due from other banks and bankers (not reserve cities).....	1,000 81	5,298 60	244 67	1,112 49
Due from banks in reserve cities.....	18,079 38	16,795 56	18,985 51	20,204 75
Exchange for clearing house.....				
U. S. and National bank currency.....	8,863 00	5,705 00	1,722 00	5,010 00
Gold coin.....	6,910 00	6,105 00	7,510 00	11,090 00
Silver coin.....	2,439 50	4,011 60	4,903 30	4,550 00
Nickels and cents.....	216 30	169 21	428 07	165 16
Checks, cash items and internal revenue account	579 47	391 02	186 67	282 37
Totals.....	\$372,659 13	\$355,224 55	\$339,751 04	\$364,069 14
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	10,200 00	9,737 44
Undivided profits, less current expenses, interest and taxes paid.....	2,198 73	4,626 80	879 86	2,645 14
Dividends unpaid.....				
Commercial deposits subject to check.....	60,476 82	53,490 84	52,123 36	58,459 00
Commercial certificates of deposit.....	10,000 00			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	88,771 59	89,251 88	87,061 40	94,308 83
Savings certificates of deposit.....	91,211 99	87,855 03	89,486 42	98,918 73
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$372,659 13	\$355,224 55	\$339,751 04	\$364,069 14

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*;
CLARENCE E. STANTON, *Cashier*.

DIRECTORS.—Allen Hosmer, Charles F. Tunstead, N. H. Crawford, William J. Tunstead,
C. L. Randall, Clarence E. Stanton.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$112,451 95	\$102,338 09	\$102,428 42	\$122,212 03
Bonds, mortgages and securities.....	53,817 30	53,949 79	53,895 79	53,786 98
Premiums paid on bonds.....				
Overdrafts.....	42 14	115 56	35 89	16 77
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,200 00	1,200 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	43 80	81 30	815 02	17 30
Due from banks in reserve cities.....	20,815 10	11,895 88	7,691 39	10,639 49
Exchange for clearing house.....				
U. S. and National bank currency.....	4,704 00	5,506 00	3,025 00	5,080 00
Gold coin.....	2,305 00	2,625 00	3,245 00	2,835 00
Silver coin.....	835 50	815 40	789 85	241 85
Nickels and cents.....	119 92	153 23	122 07	84 89
Checks, cash items and internal revenue account	558 83	429 62	309 64	425 29
Totals.....	\$199,893 63	\$182,109 87	\$176,358 07	\$199,339 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,744 19	7,040 28	6,336 89	8,822 17
Dividends unpaid.....				
Commercial deposits subject to check.....	42,911 87	28,153 17	30,211 69	28,738 09
Commercial certificates of deposit.....	27,835 11	36,295 14	29,136 98	28,485 36
Due to banks and bankers.....	150 00			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				13,241 13
Savings certificates of deposit.....	63,252 46	60,621 28	60,672 51	55,557 85
Notes and bills rediscounted.....				1,500 00
Bills payable.....	10,000 00			13,000 00
Totals.....	\$199,893 63	\$182,109 87	\$176,358 07	\$199,339 60

STATE BANKING DEPARTMENT.

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELICK, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*.DIRECTORS.—F. W. Sellick, William J. Sellick, W. R. Sellick, J. J. Woodman, C. E. Lyle,
L. H. Titus, J. W. Free, D. Morrison.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$75,657 85	\$70,089 32	\$69,834 97	\$78,595 84
Bonds, mortgages and securities.....	25,672 38	41,923 39	42,389 97	39,783 59
Premiums paid on bonds.....				
Overdrafts.....	904 49	1,179 47	1,377 22	798 51
Banking house.....				
Furniture and fixtures.....	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate.....	3,101 74	3,100 74	3,078 79	3,458 79
Due from other banks and bankers (not reserve cities).....	627 90			
Expenses and taxes paid.....			749 45	
Due from banks in reserve cities.....	31,568 92	15,878 40	14,627 46	13,681 26
Exchange for clearing house.....	619 63			
U. S. and National bank currency.....	1,180 00	4,258 00	4,905 00	5,279 00
Gold coin.....	2,090 00	2,025 00	2,000 00	2,127 50
Silver coin.....	942 60	851 50	675 50	948 80
Nickels and cents.....	17 34	52 32	60 71	54 33
Checks, cash items and internal revenue account	100 00	364 90	498 11	740 04
Totals.....	\$145,488 22	\$142,528 41	\$143,202 55	\$148,473 03
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	400 00	400 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	411 01	1,513 83	709 65	1,370 28
Dividends unpaid.....				
Commercial deposits subject to check.....	42,558 52	24,348 51	25,166 52	29,384 36
Commercial certificates of deposit.....	62,118 69	76,265 97	76,726 38	77,118 39
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,488 22	\$142,528 41	\$143,202 55	\$148,473 03

STATE BANKS OF MICHIGAN.

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No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*.

DIRECTORS.—Clifton M. Spalding, G. R. Brandt, R. S. Olcott, C. H. Calkins,
Mrs. M. A. Marshall.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$45,002 73	\$41,267 76	\$39,231 94	\$29,231 33
Bonds, mortgages and securities.....	8,137 00	8,137 00	7,861 00	7,960 00
Premiums paid on bonds.....				
Overdrafts.....		384 30		
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	4,826 69	6,145 75	10,260 31	28,583 97
Exchange for clearing house.....				
U. S. and National bank currency.....	3,471 00	1,670 00	85 00	537 00
Gold coin.....	5,610 00	5,025 00	4,795 00	4,685 00
Silver coin.....	173 00	383 25	165 65	185 80
Nickels and cents.....	29 33	18 56	12 59	41 23
Checks, cash items and internal revenue account	75 50	83 20	140 50	213 36
Totals.....	\$70,825 16	\$66,614 82	\$66,051 99	\$74,937 69
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	3,600 00	3,600 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,246 65	1,454 17	430 77	1,337 15
Dividends unpaid.....				
Commercial deposits subject to check.....	12,112 32	9,741 01	12,203 88	15,665 12
Commercial certificates of deposit.....	37,866 19	35,819 64	33,417 34	37,985 42
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$70,825 16	\$66,614 82	\$66,051 99	\$74,937 69

STATE BANKING DEPARTMENT.

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; GEO. S. RICE, *Vice President*; LEON CHICHESTER, *Cashier*.
 DIRECTORS.—Ira Chichester, E. E. Chichester, Leon Chichester, Bert H. Cook, Geo. S. Rice.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$187,710 98	\$193,471 22	\$181,139 24	\$172,953 41
Bonds, mortgages and securities.....	24,614 03	23,965 70	23,835 44	24,111 87
Premiums paid on bonds.....				
Overdrafts.....	1,674 60	3,569 89	3,800 74	385 81
Banking house.....				
Furniture and fixtures.....	2,985 30	2,985 30	2,985 30	2,985 30
Other real estate.....	640 00	640 00	640 00	640 00
Due from other banks and bankers (not reserve cities).....	1,500 00	3,785 73	49 00	
Due from U. S. treasurer.....			681 00	
Due from banks in reserve cities.....	16,728 07	13,780 73	37,183 27	11,784 90
Exchange for clearing house.....				
U. S. and National bank currency.....	13,904 00	12,796 00	21,756 00	3,934 00
Gold coin.....	2,342 50	2,927 35	5,024 30	5,177 50
Silver coin.....	1,008 35	2,855 20	1,612 40	1,582 70
Nickels and cents.....	401 75	493 94	205 46	587 80
Checks, cash items and internal revenue account	1,971 11	2,013 43	2,113 70	2,501 09
Totals.....	\$255,480 69	\$263,294 49	\$281,025 85	\$226,644 08
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,660 77	6,183 70	5,540 63	8,322 72
Dividends unpaid.....			540 00	
Commercial deposits subject to check.....	98,681 74	97,634 59	123,512 69	78,752 67
Commercial certificates of deposit.....	78,051 03	69,749 86	86,729 38	78,039 52
Due to banks and bankers.....	6,067 49	3,502 86	14,703 15	2,060 17
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....	18,019 66	31,223 48		9,469 00
Bills payable.....		5,000 00		
Totals.....	\$255,480 69	\$263,294 49	\$281,025 85	\$226,644 08

STATE BANKS OF MICHIGAN.

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No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. C. HOUGH, *Vice President*; E. K. BENNETT, *Cashier*;
C. A. FISHER, *Assistant Cashier*.

DIRECTORS.—E. C. Leach, L. H. Bennett, I. N. Starkweather, J. B. Tillotson, George S. Van Sickle, L. C. Hough, T. V. Quackenbush, E. K. Bennett, W. O. Allen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$181,604 81	\$175,780 36	\$189,007 15	\$167,055 35
Bonds, mortgages and securities	54,588 35	79,578 35	80,203 35	78,673 35
Premiums paid on bonds				
Overdrafts	15 39	152 38	67 19	466 45
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	3,022 98	3,022 98	3,022 98	3,022 98
Other real estate	5,000 00	5,000 00	4,000 00	4,000 00
Due from other banks and bankers (not reserve cities)				
Due from banks in reserve cities	40,011 72	18,111 10	14,946 98	23,159 08
Exchange for clearing house				325 80
U. S. and National bank currency	4,641 00	4,243 00	3,961 00	2,715 00
Gold coin	8,295 00	5,640 00	6,160 00	6,837 50
Silver coin	2,328 10	1,697 65	2,094 10	2,215 30
Nickels and cents	26 41	84 37	47 43	27 65
Checks, cash items and internal revenue account	77 22	572 00	1,205 82	424 45
Totals	\$304,110 98	\$298,382 19	\$289,216 00	\$293,422 91
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,458 99	7,155 87	5,778 73	9,085 70
Dividends unpaid	120 00	100 00	367 50	15 00
Commercial deposits subject to check	62,022 72	44,747 74	44,394 63	40,833 44
Commercial certificates of deposit	48,991 15	40,054 64	37,287 15	44,879 20
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	125,518 12	146,323 94	141,387 99	139,009 57
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$304,110 98	\$298,382 19	\$289,216 00	\$293,422 91

STATE BANKING DEPARTMENT.

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; G. JACOBS, *Vice President*; F. G. JACOBS, *Cashier*;
C. E. WALDO, *Assistant Cashier*.

DIRECTORS.—G. Jacobs, Abram Parker, C. G. Freeman, C. M. Crofoot, A. C. Baldwin,
John H. Patterson, Wm. H. Dawson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$663,917 54	\$585,915 56	\$530,968 76	\$573,798 82
Bonds, mortgages and securities.....	95,009 28	93,757 98	96,264 46	94,060 21
Premiums paid on bonds.....				
Overdrafts.....	7,400 74	2,851 15	3,054 95	9,641 72
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,775 00	2,775 00	2,600 00	2,600 00
Other real estate.....	5,942 50	5,942 50	5,942 50	5,942 50
Due from other banks and bankers (not reserve cities).....	100 00	217 55		1,772 17
Due from banks in reserve cities.....	33,643 62	40,792 02	64,985 63	62,859 59
Exchange for clearing house.....				850 00
U. S. and National bank currency.....	11,324 00	12,379 09	7,633 00	12,267 00
Gold coin.....	10,750 00	11,017 50	11,537 50	11,405 00
Silver coin.....	3,142 00	1,092 19	851 50	1,842 00
Nickels and cents.....	800 08	950 00	300 00	750 47
Checks, cash items and internal revenue account	1,983 50	3,309 00	3,334 41	2,627 35
Totals	\$843,788 26	\$767,999 45	\$734,472 71	\$787,436 83
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	9,750 00	9,750 00	10,250 00	10,250 00
Undivided profits, less current expenses, interest and taxes paid	14,214 15	17,406 32	13,389 49	18,709 25
Dividends unpaid.....	5 00			
Commercial deposits subject to check.....	153,532 15	156,120 34	155,171 81	171,050 08
Commercial certificates of deposit.....	309,378 25	300,386 87	304,742 93	222,203 25
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	153,609 75	150,892 62	150,918 48	169,488 85
Savings certificates of deposit.....				95,735 40
Notes and bills rediscounted.....	103,298 96	24,443 30		
Bills payable				
Totals.....	\$843,788 26	\$767,999 45	\$734,472 71	\$787,436 83

STATE BANKS OF MICHIGAN.

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No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, Frank L. Perry, Hartwell Green, P. B. Phelps,
Chauncy Brace, J. A. Graley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$145,589 39	\$162,490 50	\$166,495 71	\$174,083 18
Bonds, mortgages and securities.....	186,428 77	188,221 77	185,023 77	186,820 99
Premiums paid on bonds.....				
Overdrafts.....	994 43	1,338 36	1,025 95	912 60
Banking house.....				
Furniture and fixtures.....	3,247 75	3,247 75	3,247 75	3,247 75
Other real estate.....	1,971 29	1,971 29	1,971 29	1,971 29
Due from other banks and bankers (not reserve cities).....	10 00	91 07		91 68
Due from banks in reserve cities.....	16,912 21	37,215 38	29,529 21	28,980 13
Exchange for clearing house.....				
U. S. and National bank currency.....	6,249 00	9,111 00	9,631 00	12,625 00
Gold coin.....	6,567 50	7,047 50	7,190 00	8,630 00
Silver coin.....	916 00	1,264 00	1,330 00	1,278 80
Nickels and cents.....	102 91	150 43	188 61	179 14
Checks, cash items and internal revenue account	732 51	842 84	730 79	1,134 03
Totals.....	\$379,721 76	\$412,991 89	\$406,364 08	\$420,564 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,571 44	2,871 04	2,145 55	1,754 76
Dividends unpaid.....			100 00	
Commercial deposits subject to check.....	45,052 96	43,769 16	43,648 17	40,581 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	150,624 16	164,449 07	168,314 82	186,106 58
Savings certificates of deposit.....	123,973 20	130,402 62	129,655 54	138,122 09
Notes and bills rediscounted.....				
Bills payable.....		18,000 00	8,500 00	
Totals.....	\$379,721 76	\$412,991 89	\$406,364 08	\$420,564 59

STATE BANKING DEPARTMENT.

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

JAMES A. JACOKES, *President*; HARRY COLEMAN, *Vice President*; D. H. POWER, *Cashier*.

DIRECTORS.—James A. Jacokes, Frank H. Carroll, Elmer R. Webster, Salmon S. Matthews, Harry Coleman, S. J. Tomlinson, D. H. Power.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$275,595 06	\$268,749 00	\$239,037 10	\$245,428 52
Bonds, mortgages and securities.....	190,240 21	193,462 56	203,552 56	218,849 56
Premiums paid on bonds.....				
Overdrafts.....	521 09	903 77	771 79	2 48
Banking house.....	8,000 00	8,000 00	8,000 00	8,500 00
Furniture and fixtures.....	3,486 05	3,486 05	3,486 05	3,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,031 00	7,000 00	3,000 00	6,673 04
Due from banks in reserve cities.....	43,836 04	51,899 22	59,864 20	47,231 31
Exchange for clearing house.....				
U. S. and National bank currency.....	7,697 00	9,962 00	8,137 00	16,114 00
Gold coin.....	7,810 00	8,624 80	6,294 80	7,660 00
Silver coin.....	868 00	1,634 00	1,704 00	1,589 00
Nickels and cents.....	19 05	68 10	89 30	152 56
Checks, cash items and internal revenue account.....	5,104 17	910 40	372 44	1,351 54
Totals.....	\$550,207 69	\$554,699 90	\$534,309 24	\$567,052 01
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	600 00	600 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	5,115 09	6,252 21	7,255 90	11,782 11
Dividends unpaid.....				
Commercial deposits subject to check.....	83,738 24	89,134 04	68,073 87	59,509 24
Commercial certificates of deposit.....	54,043 39	38,399 11	31,344 63	49,167 63
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	172,907 33	188,310 86	198,431 19	208,985 55
Savings certificates of deposit.....	183,803 64	182,003 68	178,603 65	177,007 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$550,207 69	\$554,699 90	\$534,309 24	\$567,052 01

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHARLES A. WARD, *President*; WILLIAM HARTSUFF, *Vice President*; A. D. BENNETT, *Cashier*;
C. N. RUNNELS, *Assistant Cashier*.

DIRECTORS.—John G. O'Neill, William Hartsuff, Charles A. Ward, J. A. Davidson,
D. N. Runnels, Robert Walsh, A. D. Bennett, Albert Dixon, J. E. Botsford, W. F. Davidson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$617,950 67	\$601,660 84	\$567,807 97	\$679,848 65
Bonds, mortgages and securities.....	344,262 60	341,630 23	351,543 39	363,367 64
Premiums paid on bonds.....				
Overdrafts.....	12 00	32 99	203 86	75 96
Banking house.....	27,600 00	27,900 00	30,000 00	30,000 00
Furniture and fixtures.....	3,200 00	3,200 00	8,000 00	8,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	17,488 11	25,650 89	22,049 92	10,504 77
Due from banks in reserve cities.....	177,488 36	57,710 73	61,117 92	88,801 30
Exchange for clearing house.....	8,684 49	12,223 15	5,643 50	18,233 37
U. S. and National bank currency.....	36,030 00	20,355 00	31,891 00	56,061 00
Gold coin.....	200 00	8,138 00	13,488 00	5,383 00
Silver coin.....	1,662 00	2,631 00	3,368 00	4,566 00
Nickels and cents.....	182 29	186 97	241 63	253 25
Checks, cash items and internal revenue account	643 16	585 06	2,221 11	11,365 82
Totals.....	\$1,235,403 68	\$1,101,913 86	\$1,097,577 30	\$1,276,500 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	42,067 21	43,325 93	41,179 47	44,437 04
Dividends unpaid.....				
Commercial deposits subject to check.....	510,632 98	362,494 83	325,628 60	348,791 87
Commercial certificates of deposit.....	116,936 91	118,994 71	101,692 99	191,961 74
Due to banks and bankers.....			36,811 54	19,176 07
Certified checks.....	300 00			1,000 00
Cashier's checks outstanding.....				
Savings deposits.....	440,476 58	452,098 39	467,264 70	546,114 04
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,235,403 68	\$1,101,913 86	\$1,097,577 30	\$1,276,500 76

STATE BANKING DEPARTMENT.

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAMES H. WHITE, *Vice President*; CHARLES F. HARRINGTON, *Cashier*; C. D. THOMPSON, *Assistant Cashier*.

DIRECTORS.—James H. White, Nelson Mills, Henry McMorran, Charles F. Harrington, Chas. D. Thompson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$302,527 45	\$293,578 05	\$316,198 71	\$304,788 67
Bonds, mortgages and securities.....	151,447 97	150,665 82	140,399 15	125,223 71
Premiums paid on bonds				
Overdrafts	3,760 55	106 51	2,275 91	1,579 87
Banking house				
Furniture and fixtures.....	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....	453 05	453 05	464 25	1,745 66
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities	15,097 40	58,398 35	42,643 40	89,382 27
Exchange for clearing house.....	6,500 95	3,870 08	9,124 17	2,322 45
U. S. and National bank currency.....	17,342 00	22,026 00	20,508 00	6,130 00
Gold coin.....	2,067 50	77 50	1,585 00	515 00
Silver coin	2,530 40	179 00	940 85	580 64
Nickels and cents.....	168 60	86 09	101 17	100 36
Checks, cash items and internal revenue account	128 72	84 93	90 67	174 43
Totals.....	\$504,374 59	\$531,875 38	\$536,681 28	\$534,893 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	36,455 84	39,700 92	35,502 17	35,821 59
Dividends unpaid				
Commercial deposits subject to check	45,859 09	76,512 63	65,812 75	72,746 93
Commercial certificates of deposit.....	10,663 04	9,439 15	10,052 15	6,996 64
Due to banks and bankers.....	27,972 76	25,000 00	25,721 00	20,000 00
Certified checks.....	524 82		224 82	1,234 82
Cashier's checks outstanding.....	135 00		11 20	70 00
Savings deposits	262,764 04	261,222 68	279,357 19	278,023 08
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable.....				
Totals.....	\$504,374 59	\$531,875 38	\$536,681 28	\$534,893 06

STATE BANKS OF MICHIGAN.

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No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; GEO. W. MOORE, *Cashier*;
F. T. MOORE, *Assistant Cashier*.

DIRECTORS.—J. Bernatz, S. Armstrong, E. G. Spalding, F. T. Moore, Charles Wellman,
Geo. W. Moore, Lincoln Avery.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$447,544 86	\$476,667 35	\$486,400 47	\$461,709 63
Bonds, mortgages and securities.....	135,133 77	138,511 00	138,202 04	140,038 29
Premiums paid on bonds.....				
Overdrafts.....	5,765 20	4,333 10	4,443 34	3,862 41
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	696 72	697 59	703 09	688 09
Due from other banks and bankers (not reserve cities).....	18,393 02	7,244 95	7,538 23	12,455 76
Due from banks in reserve cities.....	69,868 78	65,736 66	97,371 21	105,112 33
Exchange for clearing house.....	12,859 64	1,849 86	1,428 57	2,615 38
U. S. and National bank currency.....	6,460 00	21,779 00	14,614 00	6,579 00
Gold coin.....	6,574 80	2,337 50	1,436 00	13,334 90
Silver coin.....	2,050 00	1,979 50	2,987 30	1,604 50
Nickels and cents.....	183 75	217 40	173 85	92 50
Checks, cash items and internal revenue account	10,321 94	398 36	1,985 09	2,099 75
Totals.....	\$728,802 48	\$734,752 27	\$750,282 19	\$763,192 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,486 47	2,409 69	4,565 45	4,629 06
Dividends unpaid.....	6 00	210 00	66 00	450 00
Commercial deposits subject to check.....	232,256 83	248,396 04	233,469 92	214,012 67
Commercial certificates of deposit.....	60,024 78	39,527 63	48,382 28	44,075 96
Due to banks and bankers.....	1,706 23			
Certified checks.....		201 00	402 30	200 75
Cashier's checks outstanding.....	555 00			
Savings deposits.....	332,767 17	344,007 91	363,396 24	399,824 10
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$728,802 48	\$734,752 27	\$750,282 19	\$763,192 54

STATE BANKING DEPARTMENT.

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROETHLISBERGER, *President*; H. W. WHITMORE, *Vice President*; M. S. SEGUR, *Cashier*;
CHAS. L. HARPHAM, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, H. W. Whitmore, M. S. Segur, S. M. Golden, H. Chase.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$43,736 21	\$41,352 73	\$43,584 48	\$44,032 20
Bonds, mortgages and securities.....	16,201 00	14,263 10	14,485 10	14,844 50
Premiums paid on bonds.....				
Overdrafts.....	62 95	435 92	21 23	
Banking house.....				
Furniture and fixtures.....	1,261 72	1,261 72	1,261 72	1,261 72
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	8,582 54	3,908 48	6,328 62	4,463 01
Exchange for clearing house.....				
U. S. and National bank currency.....	2,001 00	3,875 00	4,584 00	2,292 00
Gold coin.....	2,997 50	1,400 00	1,565 00	1,460 00
Silver coin.....	624 75	776 20	546 35	674 40
Nickels and cents.....	64 27	56 78	54 38	37 07
Checks, cash items and internal revenue account	166 78	223 86	229 55	289 65
Totals.....	\$75,696 72	\$67,553 79	\$72,670 43	\$69,354 55
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,802 64	1,893 47	1,727 83	1,972 10
Dividends unpaid.....				
Commercial deposits subject to check.....	20,219 01	13,140 97	18,155 90	14,709 87
Commercial certificates of deposit.....	33,677 07	32,519 35	32,786 70	30,672 58
Due to banks and bankers.....				2,000 00
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$75,696 72	\$67,553 79	\$72,670 43	\$69,354 55

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEORGE G. CLARK, *Vice President*; WILLIAM B. NORTHPROP, *Cashier*.

DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, George G. Clark, William B. Northrop, Jay W. Chapman.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$97,177 48	\$74,164 23	\$68,387 13	\$67,822 75
Bonds, mortgages and securities.....	36,135 00	36,885 00	38,485 00	41,280 00
Premiums paid on bonds.....				
Overdrafts.....	2,609 91	2,862 39	2,028 71	2,169 73
Banking house.....				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,383 61			3,118 60
Due from banks in reserve cities.....	29,113 60	25,992 27	26,855 76	23,890 65
Exchange for clearing house.....				
U. S. and National bank currency.....	6,545 00	6,774 00	3,650 00	5,050 00
Gold coin.....	5,345 00	5,000 00	5,000 00	5,000 00
Silver coin.....	1,250 00	1,500 00	263 00	630 00
Nickels and cents.....	36 31	60 00	24 97	51 13
Checks, cash items and internal revenue account	673 27	2,526 24	1,531 01	1,796 45
Totals.....	\$181,294 18	\$156,789 13	\$147,250 58	\$151,814 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,285 25	2,558 02	2,519 32	4,156 25
Dividends unpaid.....				
Commercial deposits subject to check.....	30,174 09	19,853 95	9,611 49	12,415 94
Commercial certificates of deposit.....	118,834 84	103,377 16	104,119 77	104,242 12
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$181,294 18	\$156,789 13	\$147,250 58	\$151,814 31

STATE BANKING DEPARTMENT.

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND [LENOX P. O.].

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, *Vice President*; FRANK J. HIRT, *Cashier*.

DIRECTORS.—W. F. Switzer, Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar L. Lungerhausen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$45,460 60	\$48,255 37	\$50,597 69	\$69,191 45
Bonds, mortgages and securities.....	45,930 24	49,420 24	50,545 24	51,853 34
Premiums paid on bonds.....				
Overdrafts.....	709 77	135 46	62 10	103 06
Banking house.....				
Furniture and fixtures.....	1,593 02	1,593 02	1,583 42	1,569 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	480 39	1,474 25	502 74	1,030 03
Due from banks in reserve cities.....	2,271 18	13,393 62	18,420 04	17,356 52
Exchange for clearing house.....				
U. S. and National bank currency.....	1,969 00	5,343 00	4,951 00	4,958 00
Gold coin.....	3,722 50	3,955 00	4,115 00	4,112 50
Silver coin.....	876 10	482 90	256 20	1,022 45
Nickels and cents.....	17 10	9 06	19 98	1 49
Checks, cash items and internal revenue account.....	6,534 05	108 23	346 46	378 20
Totals.....	\$109,583 95	\$124,180 20	\$131,399 87	\$151,598 85
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	150 00	150 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,878 63	1,429 09	757 13	1,162 06
Dividends unpaid.....				
Commercial deposits subject to check.....	4,621 83	5,711 71	6,872 28	6,256 78
Commercial certificates of deposit.....				
Due to banks and bankers.....	76 49			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	54,264 43	69,968 25	72,533 57	88,409 97
Savings certificates of deposit.....	23,592 57	21,901 15	25,836 89	30,370 04
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$109,583 95	\$124,180 20	\$131,399 87	\$151,598 85

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

E. R. MATHEWS, *President*; FRANK C. ANDREWS, *Vice President*; J. J. BREWER, *Cashier*.DIRECTORS.—E. R. Mathews, Harry J. Taylor, John A. Brewer, Wm. H. Barnes,
Daniel B. Kressler, Marvil I. Brabb, Frank C. Andrews.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....				\$43,119 03
Bonds, mortgages and securities.....				10,064 91
Premiums paid on bonds.....				
Overdrafts.....				35 29
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				3,622 89
Due from banks in reserve cities.....				26,024 04
Exchange for clearing house.....				
U. S. and National bank currency.....				4,861 00
Gold coin.....				540 00
Silver coin.....				451 40
Nickels and cents.....				156 36
Checks, cash items and internal revenue account				944 89
Totals.....				\$89,839 81
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				212 24
Dividends unpaid.....				
Commercial deposits subject to check.....				30,387 15
Commercial certificates of deposit.....				135 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				22,103 08
Savings certificates of deposit.....				12,002 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$89,839 81

STATE BANKING DEPARTMENT.

No. 194.

ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

M. I. BRABB, *President*; E. R. MATHEWS, *Vice President*; L. E. BEDELL, *Cashier*;
HENRY S. EVANS, *Assistant Cashier*.

DIRECTORS.—M. I. Brabb, E. R. Mathews, Edward C. Newbury, Henry S. Evans, L. E. Bedell,
Dwight N. Lowell, M. A. Giddings.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$165,962 96	\$166,696 56	\$169,580 11	\$191,626 81
Bonds, mortgages and securities.....	140,100 22	142,816 43	152,560 68	155,152 60
Premiums paid on bonds.....				
Overdrafts.....	513 98	93 51	47 65	960 54
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	689 95	178 11	1,749 66	809 49
Due from banks in reserve cities.....	43,549 52	61,747 27	47,041 04	44,652 91
Exchange for clearing house.....				
U. S. and National bank currency.....	6,075 00	8,820 00	5,718 00	10,069 00
Gold coin.....	8,265 00	8,365 00	8,270 00	6,380 00
Silver coin.....	2,509 80	2,375 75	2,615 20	1,723 45
Nickels and cents.....	237 41	204 41	140 15	147 80
Checks, cash items and internal revenue account	1,671 47	1,387 61	3,470 70	2,843 23
Totals.....	\$375,575 31	\$398,684 65	\$397,193 19	\$420,355 83
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,943 59	5,795 33	4,940 73	8,201 83
Dividends unpaid.....	20 00		120 00	
Commercial deposits subject to check.....	26,065 39	29,539 91	25,812 22	33,835 15
Commercial certificates of deposit.....	7,436 66	5,836 75	4,377 50	4,839 05
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	244,489 41	254,331 86	258,154 04	266,795 80
Savings certificates of deposit.....	31,600 26	43,180 80	43,788 70	46,684 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$375,575 31	\$398,684 65	\$397,193 19	\$420,355 83

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

A. W. WRIGHT, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Second Vice President and Manager*; A. W. FIELD, *Cashier*; T. W. STALKER, *Assistant Cashier*, West Side; H. G. WESENER, *Assistant Cashier*, East Side.

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Arthur Hill, A. W. Wright, A. P. Bliss, A. P. Brewer, Wm. Schuette, Ralph Loveland, F. G. Palmerton, Thos. Jackson.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,885,659 28	\$1,006,220 66	\$1,543,964 93	\$1,599,033 75
Bonds, mortgages and securities.....	44,368 41	310,194 56	268,831 08	278,652 96
Premiums paid on bonds.....		9,904 97	10,602 47	9,193 67
Overdrafts.....	853 29	931 27	418 16	405 97
Banking house.....	25,700 00	25,700 00	25,700 00	25,700 00
Furniture and fixtures.....	9,539 21	11,539 21	8,839 21	9,161 06
Other real estate.....	9,464 77	9,464 77	9,473 45	9,477 41
Due from other banks and bankers (not reserve cities).....	3,730 69	3,319 38	3,405 22	5,286 48
Due from banks in reserve cities.....	192,366 78	288,275 11	227,534 31	286,492 70
Exchange for clearing house.....	2,959 29	13,963 03	4,938 45	7,388 06
U. S. and National bank currency.....	96,139 00	79,629 00	89,125 00	98,841 00
Gold coin.....	60,812 00	61,385 00	60,480 00	49,542 00
Silver coin.....	5,806 85	6,530 45	3,755 60	3,488 04
Nickels and cents.....	1,052 81	912 74	613 86	417 57
Checks, cash items and internal revenue account.....	1,570 18	1,344 09	1,738 80	1,556 23
Totals.....	\$2,339,079 56	\$2,429,334 24	\$2,259,510 54	\$2,384,636 90
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits, less current expenses, interest and taxes paid.....	57,968 90	62,593 05	58,157 95	66,792 57
Dividends unpaid.....	50 00	50 00	525 00	
Commercial deposits subject to check.....	710,518 05	1,095,891 47	914,445 40	979,912 94
Commercial certificates of deposit.....	1,177,238 64	880,683 23	893,365 28	880,396 62
Due to banks and bankers.....	111,439 84	109,866 49	113,016 91	176,892 70
Certified checks.....	1,864 13	250 00		640 07
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,339,079 56	\$2,429,334 24	\$2,259,510 54	\$2,384,636 90

No. 38.

PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—G. Corning, John J. Rupp, J. Schwartz, William B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, W. C. McClure, R. H. Roys, F. P. Brewer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$367,953 84	\$376,938 77	\$364,067 61	\$310,010 54
Bonds, mortgages and securities.....	108,122 60	113,697 81	108,788 81	106,497 60
Premiums paid on bonds.....	200 00	200 00		
Overdrafts.....	4,205 96	3,657 86	1,058 52	1,585 78
Banking house.....				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	12,890 07	12,890 07	12,776 66	12,776 66
Due from other banks and bankers (not reserve cities).	3,417 68	3,964 61	3,493 93	8,348 80
Due from banks in reserve cities	130,716 45	102,999 02	92,795 99	167,521 29
Exchange for clearing house.....	85 83	68 55	5,623 98	517 72
U. S. and National bank currency.....	23,827 00	11,872 00	14,853 00	24,465 00
Gold coin.....	12,628 00	12,633 00	12,373 00	12,873 00
Silver coin	1,651 90	730 40	1,069 15	1,612 15
Nickels and cents.....	143 44	75 65	183 95	84 84
Checks, cash items and internal revenue account.....	340 53	2,688 19	757 62	690 41
Totals	\$670,972 98	\$647,175 61	\$622,651 90	\$651,743 47
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	27,500 00	27,500 00	27,500 00	27,500 00
Undivided profits, less current expenses, interest and taxes paid.....	5,475 20	9,203 82	4,409 12	9,481 67
Dividends unpaid.....	27 39	27 39	35 00	
Commercial deposits subject to check.....	149,844 48	165,733 84	153,153 17	175,795 84
Commercial certificates of deposit.....	90,715 08	86,497 78	75,431 38	68,564 47
Due to banks and bankers.....				
Certified checks.....	45,791 37			50 00
Cashier's checks outstanding.....	2,288 60	2 00	1 00	156 55
Savings deposits.....	299,330 86	308,210 78	312,122 23	320,194 94
Savings certificates of deposit				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$670,972 98	\$647,175 61	\$622,651 90	\$651,743 47

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

A. P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Secretary and Treasurer*; C. A. KHUEN, *Assistant Secretary and Treasurer*.

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, John L. Jackson, E. G. Rust, H. B. Allen, A. W. Achard.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 18.
Loans and discounts.....	\$231,302 24	\$228,752 85	\$225,441 83	\$202,024 94
Bonds, mortgages and securities.....	247,614 70	247,654 28	242,866 74	223,727 17
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,628 05	1,628 05	1,628 05	1,628 05
Other real estate.....	7,962 13	7,291 54	8,396 08	7,013 92
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	51,916 66	63,456 51	73,227 96	132,421 02
Exchange for clearing house.....	3,901 12			
U. S. and National bank currency.....	7,425 00	10,144 00	8,340 00	11,110 00
Gold coin.....	5,510 00	6,015 00	6,800 00	7,620 00
Silver coin.....	1,573 60	803 10	917 20	786 90
Nickels and cents.....	71 80	31 50	61 15	135 60
Checks, cash items and internal revenue account.....		100 29	769 86	238 16
Totals.....	\$558,905 30	\$565,877 12	\$568,248 87	\$586,705 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,602 68	10,566 62	2,077 21	5,705 88
Dividends unpaid.....			35 00	
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	424,712 32	430,432 13	443,405 00	458,018 27
Savings certificates of deposit.....	26,590 30	24,878 37	22,731 66	22,961 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$558,905 30	\$565,877 12	\$568,248 87	\$586,705 76

STATE BANKING DEPARTMENT.

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*;
CHARLES M. COPLIN, *Assistant Treasurer*.

DIRECTORS.—Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark,
Wm. J. Bartow, Henry C. Potter, Max Heavenrich, W. F. Potter,
Charles M. Coplin, Farnham Lyon.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$264,708 45	\$292,230 22	\$238,554 46	\$291,192 05
Bonds, mortgages and securities.....	1,426,160 70	1,492,704 04	1,596,860 68	1,590,364 35
Premiums paid on bonds.....	92,736 09	116,073 59	117,513 40	45,267 82
Overdrafts.....	9,102 40	3,390 36	316 05	.....
Banking house.....	65,767 08	65,767 08	65,767 08	65,767 08
Furniture and fixtures.....	4,300 00	4,300 00	4,300 00	4,300 00
Other real estate.....	33,421 83	33,227 99	34,662 36	26,424 09
Due from other banks and bankers (not reserve cities).....	42,066 39	51,962 51	30,164 44	45,268 58
Due from banks in reserve cities.....	177,664 62	185,864 09	167,016 44	294,543 75
Exchange for clearing house.....	196 27	382 97	965 77	2,433 57
U. S. and National bank currency.....	15,900 00	40,893 00	30,482 00	8,671 00
Gold coin.....	80,337 50	93,450 00	96,179 50	94,092 50
Silver coin.....	3,039 65	5,211 50	4,999 70	4,892 27
Nickels and cents.....	20 14	26 48	605 14	285 73
Checks, cash items and internal revenue account.....	2,330 06	2,491 29	2,137 42	1,640 44
Totals.....	\$2,217,773 20	\$2,387,975 12	\$2,390,554 44	\$2,475,143 14
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,037 15	50,367 37	34,562 24	51,550 09
Dividends unpaid.....	.....	.....	40 00	.....
Commercial deposits subject to check.....	90,325 83	111,502 38	105,604 43	115,920 96
Commercial certificates of deposit.....	127,639 25	149,771 38	139,173 99	158,920 89
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks.....	1,686 63	150 00	25 00	.....
Cashier's checks outstanding.....	700 00	.....	.....	.....
Savings deposits.....	1,824,384 34	1,946,183 99	1,961,148 78	1,998,751 20
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$2,217,773 20	\$2,387,975 12	\$2,390,554 44	\$2,475,143 14

STATE BANKS OF MICHIGAN.

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No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 18, 1886.

CHARLES S. NIMS, *President*; JUSTIN R. WHITING, *Vice President*; RUSS S. JENKS, *Cashier*.

DIRECTORS.—E. C. Recor, Justin R. Whiting, W. L. Jenks, Chas. S. Nims, Russ S. Jenks, John H. Jenks, J. M. Jenks.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$173,269 90	\$174,244 75	\$181,226 38	\$221,726 70
Bonds, mortgages and securities.....	45,136 50	44,971 50	37,682 00	35,432 00
Premiums paid on bonds.....				
Overdrafts.....	224 96	603 38	763 62	19 86
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	2,320 00	2,320 00	2,300 00	2,300 00
Other real estate.....	1,489 76	1,489 76	1,350 00	1,350 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	25,220 32	29,774 69	50,482 55	43,315 31
Exchange for clearing house.....				
U. S. and National bank currency.....	2,195 00	4,114 00	6,019 00	3,939 00
Gold coin.....	3,512 50	3,417 50	4,487 50	3,932 50
Silver coin.....	281 30	1,150 00	449 80	300 50
Nickels and cents.....	212 14	68 63	53 79	51 25
Checks, cash items and internal revenue account	655 22	340 63	983 05	670 45
Totals.....	\$258,017 60	\$265,994 84	\$289,297 67	\$316,537 57
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,449 83	7,807 73	8,612 06	10,230 03
Dividends unpaid.....	18 00	18 00	36 00	12 00
Commercial deposits subject to check.....	35,824 33	49,217 64	47,807 57	55,184 80
Commercial certificates of deposit.....	10,845 00	1,080 00	621 86	1,316 37
Due to banks and bankers.....				
Certified checks.....	1,000 00	1,000 00	1,000 00	
Cashier's checks outstanding.....				
Savings deposits.....	116,163 02	118,278 65	137,110 59	144,445 74
Savings certificates of deposit.....	26,717 42	28,592 82	34,309 77	45,348 63
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$258,017 60	\$265,994 84	\$289,297 67	\$316,537 57

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Secretary and Treasurer*; R. C. DEXTER, *Assistant Secretary and Treasurer*.

DIRECTORS.—A. J. Baldwin, Cooley E. Ball, Warner Bunday, John Hicks, P. E. Walsworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. De Wilt.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$38,091 45	\$43,014 72	\$35,341 51	\$39,135 97
Bonds, mortgages and securities.....	223,100 98	223,219 08	221,833 42	243,180 87
Premiums paid on bonds.....	6,270 03	6,270 03	5,670 03	8,015 03
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	130 63	130 00	33,776 69	15,077 31
Due from banks in reserve cities.....	34,819 58	54,268 56	33,304 33	36,506 79
Exchange for clearing house.....				
U. S. and National bank currency.....	2,890 00	12,850 00	13,932 00	10,765 00
Gold coin.....	6,605 00	7,532 50	7,525 00	7,820 00
Silver coin.....	388 05	108 05	173 93	141 93
Nickels and cents.....	9 83	1 72	5 08	4 05
Checks, cash items and internal revenue account	20 00	90 00	370 55	537 65
Totals.....	\$312,325 55	\$347,484 66	\$351,932 04	\$361,184 60
Liabilities.				
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid.....	638 30	2,701 48	1,603 37	2,150 44
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	245,286 43	277,222 20	286,294 99	295,700 29
Savings certificates of deposit.....	32,800 82	33,960 98	30,433 68	29,733 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$312,325 55	\$347,484 66	\$351,932 04	\$361,184 60

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; J. H. CORBIT, *Vice President*; JOHN W. FITZGERALD, *Cashier*.

DIRECTORS.—Geo. F. Marvin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, Porter K. Perrin, J. W. Fitzgerald, G. E. Corbin, John J. Keiser, W. M. Leland, F. A. Travis.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$118,206 68	\$130,816 98	\$134,164 28	\$110,645 12
Bonds, mortgages and securities.....	54,995 09	53,798 97	53,134 97	54,448 49
Premiums paid on bonds.....				
Overdrafts.....	304 28	1,140 17	818 18	1,109 20
Ranking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	6,423 82	6,423 82	6,423 82	5,475 82
Due from other banks and bankers (not reserve cities).....	764 85	1,579 25	3,760 50	
Due from banks in reserve cities.....	73,320 92	48,139 49	37,239 90	82,496 34
Exchange for clearing house.....	16 33	286 79	105 33	200 10
U. S. and National bank currency.....	7,435 00	12,713 00	11,717 00	11,392 00
Gold coin.....	8,160 00	8,400 00	7,775 00	7,337 50
Silver coin.....	2,875 00	2,255 00	2,325 00	2,560 00
Nickels and cents.....	188 99	138 51	141 89	26 61
Checks, cash items and internal revenue account.....				
Totals.....	\$283,780 96	\$276,691 93	\$268,605 87	\$286,694 18
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	6,740 00	6,740 00
Undivided profits, less current expenses, interest and taxes paid.....	3,916 17	5,146 19	2,140 15	3,977 55
Dividends unpaid.....				
Commercial deposits subject to check.....	79,334 42	61,086 90	55,373 94	65,147 34
Commercial certificates of deposit.....	85,227 01	94,797 16	95,190 96	99,234 12
Due to banks and bankers.....				
Certified checks.....				50 00
Cashier's checks outstanding.....				
Savings deposits.....	58,803 36	69,149 68	59,160 82	61,545 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$283,780 96	\$276,691 93	\$268,605 87	\$286,694 18

STATE BANKING DEPARTMENT.

No. 164.

*COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 13, 1893.

J. M. BALL, *President*; MAX W. STOCK, *Vice President*; A. L. HEARTT, *Cashier*.

DIRECTORS.—James M. Ball, M. Shepard, M. M. Marble, Max W. Stock, Jane E. VanDerveer, E. F. Platt, A. L. Heartt.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$83,892 94	\$93,682 16	\$96,816 60	.....
Bonds, mortgages and securities.....	14,140 69	22,455 69	32,050 00	.....
Premiums paid on bonds.....	1,470 00	1,432 00	1,432 00	.....
Overdrafts.....	807 21	710 43	1,372 27	.....
Banking house.....				.....
Furniture and fixtures.....	1,901 83	1,883 83	1,883 83	.....
Other real estate.....				.....
Due from other banks and bankers (not reserve cities).....	1,078 08	1,286 31	1,396 80	.....
Due from banks in reserve cities.....	10,038 81	7,587 00	49,449 29	.....
Exchange for clearing house.....	1,581 65	2,073 83	1,604 52	.....
U. S. and National bank currency.....	6,666 00	13,283 00	13,243 00	.....
Gold coin.....	1,685 00	2,890 00	8,200 00	.....
Silver coin.....	740 85	2,400 90	2,641 85	.....
Nickels and cents.....	49 23	217 06	294 74	.....
Checks, cash items and internal revenue account	2,594 92	1,720 63	2,106 99	.....
Totals.....	\$126,647 31	\$151,632 84	\$212,503 89	.....
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00	.....
Surplus fund.....	3,200 00	3,200 00		.....
Undivided profits, less current expenses, interest and taxes paid.....	2,262 26	2,975 00	528 18	.....
Dividends unpaid.....			144 00	.....
Commercial deposits subject to check.....	83,023 84	102,307 88	136,890 53	.....
Commercial certificates of deposit.....	13,161 21	17,619 56	24,941 18	.....
Due to banks and bankers.....				.....
Certified checks.....		530 40		.....
Cashier's checks outstanding.....				.....
Savings deposits.....				.....
Savings certificates of deposit.....				.....
Notes and bills rediscounted.....				.....
Bills payable.....				.....
Totals.....	\$126,647 31	\$151,632 84	\$212,503 89	.....

*Converted into Commercial National Bank, St. Joseph, October 15, 1900.

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDAN, *Cashier*;
C. B. WINSLOW, *Assistant Cashier*.

DIRECTORS.—E. A. Graham, A. W. Wells, John Wallace, James Forbes, O. O. Jordan,
John H. Lee, John H. Graham.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 6.	Report of Dec. 13.
Loans and discounts.....	\$195,455 27	\$186,895 20	\$150,925 90	\$135,549 35
Bonds, mortgages and securities	10,255 00	10,255 00	12,805 00	25,485 00
Premiums paid on bonds.....			59 50	50 50
Overdrafts	1,466 21	1,278 07	569 95	602 77
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,346 62	2,346 62	2,346 62	2,346 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,911 65	2,128 27	8,261 13	4,733 99
Due from banks in reserve cities.....	86,559 65	119,278 96	217,740 06	213,916 50
Exchange for clearing house.....	371 51	1,044 53	1,778 50	1,493 29
U. S. and National bank currency.....	21,828 00	27,439 00	23,112 00	24,786 00
Gold coin.....	5,000 00	5,000 00	4,500 00	4,000 00
Silver coin	1,447 00	2,505 30	5,390 25	3,443 85
Nickels and cents.....	613 27	351 18	394 23	1,132 13
Checks, cash items and internal revenue account	1,012 08	467 64	511 06	588 69
Totals.....	\$332,716 26	\$363,437 77	\$432,844 20	\$422,578 69
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,857 25	6,135 08	8,590 13	11,308 37
Dividends unpaid.....				
Commercial deposits subject to check.....	234,820 04	271,351 46	333,749 86	321,210 47
Commercial certificates of deposit.....	33,038 97	25,305 23	30,314 21	29,919 85
Due to banks and bankers.....		421 00		
Certified checks.....				50 00
Cashier's checks outstanding		225 00	200 00	
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$332,716 26	\$363,437 77	\$432,844 20	\$422,578 69

COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; JAMES O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*.

DIRECTORS.—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard, C. C. Barton.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$78,135 36	\$84,429 33	\$87,904 75	\$89,454 70
Bonds, mortgages and securities.....	5,216 23	6,521 23	7,972 23	8,472 23
Premiums paid on bonds.....				
Overdrafts.....	234 29	645 49	873 70	1,743 36
Banking house.....				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	28 37	204 46	876 14	
Due from banks in reserve cities.....	34,511 71	46,592 31	40,756 34	33,318 55
Exchange for clearing house.....				
U. S. and National bank currency.....	4,553 00	8,769 00	4,533 00	6,691 00
Gold coin.....	3,420 00	1,555 00	2,375 00	2,695 00
Silver coin.....	1,477 50	815 50	1,210 70	967 50
Nickels and cents.....	76 87	91 34	46 98	56 27
Checks, cash items and internal revenue account	16 65	79 27	10 88	88 77
Totals.....	\$129,547 10	\$151,580 05	\$148,436 84	\$145,364 50
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,800 00
Undivided profits, less current expenses, interest and taxes paid.....	570 71	1,545 74	1,886 83	140 62
Dividends unpaid.....				
Commercial deposits subject to check.....	25,878 96	26,476 97	22,186 56	24,411 62
Commercial certificates of deposit.....	788 29	235 00	235 00	5 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,025 66	18,316 59	24,514 28	23,923 62
Savings certificates of deposit.....	60,783 48	77,505 75	72,114 17	69,063 64
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$129,547 10	\$151,580 05	\$148,436 84	\$145,364 50

STATE BANKS OF MICHIGAN.

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No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; JOHN FRAZER, *Vice President*; B. A. CHURCH, *Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, John Frazer, H. J. Tuger, B. A. Church.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$82,297 19	\$86,226 26	\$73,235 14	\$81,424 77
Bonds, mortgages and securities.....	11,800 27	11,795 54	11,621 62	11,678 96
Premiums paid on bonds.....				
Overdrafts.....	223 08	224 18	132 16	830 62
Banking house.....				
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....	1,681 97	1,515 61	1,515 61	1,470 61
Due from other banks and bankers (not reserve cities).....	1,488 70		4,434 01	500 00
Due from banks in reserve cities.....	5,902 10	7,653 62	13,642 04	28,555 27
Exchange for clearing house.....				
U. S. and National bank currency.....	2,680 00	6,993 00	6,874 00	4,929 00
Gold coin.....	1,075 00	2,202 50	1,552 50	1,810 00
Silver coin.....	1,430 00	1,719 00	1,211 00	2,188 00
Nickels and cents.....	343 60	285 02	148 86	191 06
Checks, cash items and internal revenue account	433 43	528 89	356 81	575 71
Totals	\$111,055 34	\$100,843 62	\$116,423 75	\$135,854 01
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,750 00	1,750 00	1,750 00	1,750 00
Undivided profits, less current expenses, interest and taxes paid.....	1,397 06	1,349 97	1,779 47	3,055 96
Dividends unpaid.....	62 50	62 50	62 50	62 50
Commercial deposits subject to check.....	25,970 76	23,908 60	34,632 07	43,972 16
Commercial certificates of deposit.....				
Due to banks and bankers.....		2,722 84	2,167 11	1,986 51
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	40,481 67	44,646 33	51,032 60	60,026 88
Notes and bills rediscounted.....	16,393 35	1,403 38		
Bills payable.....				
Totals.....	\$111,055 34	\$100,843 62	\$116,423 75	\$135,854 01

No. 200.

TRUMAN MOSS STATE BANK, SANILAC CENTRE.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS ANKETELL, *Vice President*;
 CHAS. J. OLESON, *Cashier*.

DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills Anketell, Thos. J. Anketell, John O'Connor,
 Jeremiah O'Connor.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$29,144 29	\$30,875 76	\$29,384 78	\$26,452 93
Bonds, mortgages and securities.....	800 00	3,959 82	3,959 82	4,750 00
Premiums paid on bonds.....				
Overdrafts.....	611 13	323 70	57 20	255 72
Banking house.....	1,500 00	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	250 00	250 00	291 75	291 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		576 87	548 34	351 92
Due from banks in reserve cities.....	1,381 14	970 44	423 44	13,356 29
Exchange for clearing house.....				
U. S. and National bank currency.....	1,452 00	910 00	775 00	1,334 00
Gold coin.....	160 00	235 00	250 00	810 00
Silver coin.....	252 40	351 65	5 50	212 50
Nickels and cents.....	40 49	26 95	4 34	29 29
Checks, cash items and internal revenue account.....	736 69	911 68	778 77	305 51
Totals.....	\$36,328 14	\$40,969 55	\$38,056 62	\$49,727 59
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	264 25	644 32	872 79	1,967 07
Dividends unpaid.....				
Commercial deposits subject to check.....	7,267 19	9,280 55	6,121 18	15,406 22
Commercial certificates of deposit.....	8,048 48	11,044 68	11,062 65	12,352 30
Due to banks and bankers.....	748 22			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$36,328 14	\$40,969 55	\$38,056 62	\$49,727 59

STATE BANKS OF MICHIGAN.

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No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 18, 1900.

STEPHEN M. CRAWFORD, *President*; W. S. ALLEN, *Vice President*; A. F. NOYES, *Cashier*.

DIRECTORS.—Stephen M. Crawford, Jos. J. Granger, W. S. Allen, Geo. Liverton, S. E. Tucker, L. C. David, Hiram Olmstead.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....				\$20,628 17
Bonds, mortgages and securities.....				5,808 72
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				1,200 00
Furniture and fixtures.....				800 00
Expense account.....				261 32
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....				24,202 19
Exchange for clearing house.....				
U. S. and National bank currency.....				6,858 00
Gold coin.....				1,225 00
Silver coin.....				166 00
Nickels and cents.....				51 15
Checks, cash items and internal revenue account.....				713 11
Totals.....				\$61,913 66
Liabilities.				
Capital stock paid in.....				\$13,463 85
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				104 35
Dividends unpaid.....				
Commercial deposits subject to check.....				19,797 10
Commercial certificates of deposit.....				4,206 54
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				24,341 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$61,913 66

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, R. D. Perry, M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$241,238 00	\$286,251 36	\$316,185 15	\$433,426 00
Bonds, mortgages and securities.....	117,568 66	116,773 46	119,435 17	115,225 17
Premiums paid on bonds				
Overdrafts.	114 51	1,291 58	482 09	485 41
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,036 39	3,036 39	3,036 39
Other real estate.....	10,484 12	10,463 87	10,413 97	8,242 52
Due from other banks and bankers (not reserve cities).....	3,269 22	1,524 65	203 16	7,175 23
Due from banks in reserve cities.....	130,956 72	104,116 22	164,098 20	99,472 46
Exchange for clearing house.....	4,659 48	5,807 08	4,018 70	2,367 00
U. S. and National bank currency.....	33,921 00	20,464 00	35,149 00	61,299 00
Gold coin.....	5,735 00	9,925 00	16,720 00	10,635 00
Silver coin.....	2,975 50	1,338 25	2,985 30	3,073 90
Nickels and cents.....	208 32	103 13	471 18	453 75
Checks, cash items and internal revenue account	851 06	1,039 40	1,056 15	1,160 14
Totals.....	\$579,982 19	\$587,124 39	\$699,254 46	\$771,051 97
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,994 19	6,538 03	6,803 34	3,701 17
Dividends unpaid.....			72 00	32 00
Commercial deposits subject to check.....	254,754 45	246,242 81	339,079 41	385,934 83
Commercial certificates of deposit.....	38,047 29	38,528 81	28,637 04	25,566 04
Due to banks and bankers.....			872 76	
Certified checks.....	78 96	406 89		6,885 07
Cashier's checks outstanding.....				
Savings deposits.....	222,107 30	235,407 85	263,789 91	288,932 86
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$579,982 19	\$587,124 39	\$699,254 46	\$771,051 97

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; M. L. WILLIAMS, *Vice President*; H. G. FLINT, *Cashier*;
E. S. FAIRBANKS, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, H. G. Flint, Mary A. Flint.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$23,391 00	\$27,136 93	\$29,038 62	\$28,998 29
Bonds, mortgages and securities.....	6,767 86	8,766 95	10,998 47	11,666 70
Premiums paid on bonds.....				
Overdrafts.....	12 55	17 47		211 09
Banking house (rent).....	123 00			
Furniture and fixtures.....	1,191 11	1,191 11	1,191 11	1,191 11
Other real estate.....		72 72	74 22	74 22
Due from other banks and bankers (not reserve cities).....	964 41			841 80
Due from banks in reserve cities.....	9,616 55	870 54	4,461 40	1,167 43
Exchange for clearing house.....				
U. S. and National bank currency.....	1,234 00	2,766 00	2,633 00	2,859 00
Gold coin.....	10 00		20 00	100 00
Silver coin.....	411 10	365 80	260 65	612 20
Nickels and cents.....	12 77	22 24	11 23	12 69
Checks, cash items and internal revenue account	88 44	84 84	60 50	750 76
Totals.....	\$43,812 79	\$41,294 60	\$48,749 20	\$48,485 29
Liabilities.				
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund.....	1,214 27	1,214 27	1,214 27	1,214 27
Undivided profits, less current expenses, interest and taxes paid.....	895 62	1,367 80	1,570 92	2,715 73
Dividends unpaid.....				
Commercial deposits subject to check.....	12,570 72	8,810 71	13,115 25	10,199 80
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	12,426 78	10,401 42	11,874 17	10,877 99
Savings certificates of deposit.....	1,205 40	1,990 40	2,120 40	2,647 50
Notes and bills rediscounted.....			2,339 53	4,330 00
Bills payable.....		2,010 00	1,014 66	1,000 00
Totals.....	\$43,812 79	\$41,294 60	\$48,749 20	\$48,485 29

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

H. D. BENT, *President*; N. W. STRUBLE, *Vice President*; L. D. ESTEE, *2d Vice President*;
W. E. ADAMS, *Cashier*; W. I. N. SHEPHERD, *Assistant Cashier*.

DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, Mrs. B. J. White, Martha A. Taylor,
Oliver H. Adams, Thomas Hannett, W. H. Kinter, N. W. Struble.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$32,524 10	\$35,395 94	\$37,756 44	\$35,466 54
Bonds, mortgages and securities.....	10,469 42	17,944 42	16,990 00	18,505 00
Premiums paid on bonds.....				
Overdrafts.....	165 22	573 74	600 25	1,035 17
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	700 00	700 00	700 00	650 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	45,620 52	40,392 37	35,670 80	43,873 51
Exchange for clearing house.....			17 25	5 00
U. S. and National bank currency.....	5,560 00	4,800 00	3,509 00	6,497 00
Gold coin.....	2,945 00	3,135 00	3,100 00	920 00
Silver coin.....	1,484 75	1,528 55	978 65	619 50
Nickels and cents.....	37 52	37 66	46 42	42 48
Checks, cash items and internal revenue account	26 20	11 05	483 36	98
Totals.....	\$100,532 73	\$105,518 73	\$100,852 17	\$108,615 18
Liabilities.				
Capital stock paid in.....	\$17,000 00	\$17,000 00	\$17,000 00	\$17,000 00
Surplus fund.....	1,400 00	1,400 00	1,450 00	1,450 00
Undivided profits, less current expenses, interest and taxes paid.....	419 49	647 86	369 58	1,418 81
Dividends unpaid.....				
Commercial deposits subject to check.....	25,703 34	27,213 30	25,146 17	22,316 62
Commercial certificates of deposit.....	56,009 90	58,648 59	56,886 42	66,429 75
Due to banks and bankers.....		583 98		
Certified checks.....		25 00		
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$100,532 73	\$105,518 73	\$100,852 17	\$108,615 18

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS.—Wm. S. Bradley, John C. Merson, R. T. Pierce, Orley M. Vaughan,
 Silas M. Trowbridge, L. F. Otis, James K. Barden, C. W. Williams,
 L. A. Spencer, W. H. Hurlbert, T. A. Bixby.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$139,669 30	\$148,668 85	\$137,372 05	\$152,482 73
Bonds, mortgages and securities.....	60,152 26	53,756 56	52,435 85	62,423 60
Premiums paid on bonds.....				
Overdrafts.....	724 61	1,587 92	2,320 72	1,965 65
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	1,899 32	11,145 13	68,984 27	66,726 93
Exchange for clearing house.....				
U. S. and National bank currency.....	6,365 00	6,293 00	15,305 00	7,416 00
Gold coin.....	5,295 00	6,055 00	10,012 50	9,935 00
Silver coin.....	1,328 10	1,204 50	1,869 60	2,350 30
Nickels and cents.....	20 45	19 43	117 97	11 41
Checks, cash items and internal revenue account.....	3,987 98	3,829 02	12,041 36	2,979 27
Totals.....	\$222,442 02	\$235,559 41	\$303,459 32	\$309,290 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,000 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,818 24	4,516 12	2,567 99	5,913 68
Dividends unpaid.....				
Commercial deposits subject to check.....	70,879 95	65,294 39	128,060 75	118,025 87
Commercial certificates of deposit.....	10,611 15	13,988 17	18,599 78	28,273 59
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	80,132 68	84,760 73	96,730 80	99,577 75
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		10,000 00		
Totals.....	\$222,442 02	\$235,559 41	\$303,459 32	\$309,290 89

STATE BANKING DEPARTMENT.

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHARLES J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; GEORGE C. MONROE, *Cashier*; EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS.—Henry W. Williams, Charles J. Monroe, Volney Ross, M. H. Bixby, John Mackey, Samuel P. Wilson, Eunice E. Moore, H. M. Avery, L. S. Monroe.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$131,933 81	\$160,594 47	\$167,005 23	\$146,203 44
Bonds, mortgages and securities.....	119,556 39	119,874 89	117,888 89	131,764 94
Premiums paid on bonds.....				
Overdrafts.....	114 15	25 93	115 44	17 97
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	2,500 00	2,500 00
Other real estate.....	11,076 40	11,076 40	11,026 40	
Due from other banks and bankers (not reserve cities).....		465 83	698 79	
Due from banks in reserve cities.....	41,528 68	17,551 73	85,170 71	113,884 93
Exchange for clearing house.....				
U. S. and National bank currency.....	6,120 00	8,755 00	8,140 00	13,240 00
Gold coin.....	4,880 00	5,550 00	4,122 50	5,105 00
Silver coin.....	1,900 00	4,700 00	1,600 00	2,000 00
Nickels and cents.....	54 09	24 24	26 72	142 81
Checks, cash items and internal revenue account	177 83	1,192 08	9,354 20	2,971 38
Totals.....	\$320,341 35	\$332,810 57	\$407,648 88	\$417,830 47
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,070 45	6,951 32	4,112 56	9,186 34
Dividends unpaid.....				
Commercial deposits subject to check.....	87,276 31	92,389 99	157,914 78	136,343 82
Commercial certificates of deposit.....	5,165 93	4,455 93	4,903 20	8,202 42
Due to banks and bankers.....	96 33	469 55	80 41	1,932 09
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	129,052 33	137,863 78	149,957 93	170,820 80
Savings certificates of deposit.....	5,680 00	5,680 00	5,680 00	6,345 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$320,341 35	\$332,810 57	\$407,648 88	\$417,830 47

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

C. A. BLOOMER, *President*; J. S. BRADFORD, *Vice President*; JOHN MANCHESTER, *2d Vice President*; B. N. KEISTER, *Cashier*.

DIRECTORS.—J. S. Bradford, John Manchester, Manly W. Burtch, C. A. Bloomer, Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$33,082 80	\$39,422 22	\$39,643 80	\$33,792 57
Bonds, mortgages and securities	26,061 59	26,651 49	26,732 95	30,136 45
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Due from banks in reserve cities	20,008 95	8,653 50	7,726 93	16,347 79
Exchange for clearing house	257 11	505 32	195 55	202 49
U. S. and National bank currency	3,109 00	3,958 00	2,082 00	2,787 00
Gold coin	1,500 00	1,515 00	2,000 00	1,500 00
Silver coin	377 00	468 00	285 00	617 00
Nickels and cents	64 84	49 98	37 61	58 77
Checks, cash items and internal revenue account				
Totals	\$84,481 09	\$81,123 51	\$78,683 84	\$85,442 07
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	2,742 21	3,373 11	1,836 04	2,596 84
Dividends unpaid				
Commercial deposits subject to check	23,842 20	20,372 67	18,851 37	22,011 52
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	11,150 37	11,677 45	11,928 69	15,573 17
Savings certificates of deposit	30,746 31	29,700 28	29,067 74	28,280 54
Notes and bills rediscounted				
Bills payable				
Totals	\$84,481 09	\$81,123 51	\$78,683 84	\$85,442 07

STATE BANKING DEPARTMENT.

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, C. B. Buck,
Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright, H. C. Rehm.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$118,664 10	\$98,920 18	\$85,006 02	\$110,748 66
Bonds, mortgages and securities.....	64,624 04	67,880 69	70,296 87	71,242 69
Premiums paid on bonds.....			300 15	277 30
Overdrafts.....	627 00	1,157 53	662 03	1,639 54
Banking house.....				
Furniture and fixtures.....	2,006 60	2,006 60	2,006 60	2,006 60
Other real estate.....		8,000 00	8,000 00	8,000 00
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	28,575 07	23,299 26	42,696 45	18,051 12
Exchange for clearing house.....				
U. S. and National bank currency.....	7,663 00	6,965 00	4,445 00	8,926 00
Gold coin.....	3,965 00	5,187 50	4,215 00	3,965 00
Silver coin.....	1,362 90	1,368 05	463 75	509 90
Nickels and cents.....	125 47	101 80	144 17	83 81
Checks, cash items and internal revenue account	428 27	320 44	838 20	348 28
Totals.....	\$228,041 45	\$215,217 05	\$219,074 24	\$225,798 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,575 00	5,575 00	5,725 00	5,725 00
Undivided profits, less current expenses, interest and taxes paid.....	1,770 79	3,104 08	790 33	3,154 48
Dividends unpaid.....				
Commercial deposits subject to check.....	47,689 11	34,586 22	41,247 80	47,876 91
Commercial certificates of deposit.....	75,346 51	73,934 16	73,381 80	70,903 33
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	47,680 04	48,017 59	47,929 31	48,139 18
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$228,041 45	\$215,217 05	\$219,074 24	\$225,798 90

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. A. SHEPARD, *Cashier*;
F. B. BAUER, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, J. S. Strong, L. I. Bidwell, P. W. A. Fitzsimmons, L. C. Bidwell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$70,292 82	\$80,246 64	\$85,784 30	\$85,111 73
Bonds, mortgages and securities.....	17,930 00	17,590 00	17,590 00	19,890 00
Premiums paid on bonds.....				
Overdrafts.....	208 75	114 18	150 85	1 08
Banking house.....				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	78,217 87	74,950 18	77,872 48	93,925 58
Exchange for clearing house.....				
U. S. and National bank currency.....	7,156 00	8,006 00	7,566 00	4,366 00
Gold coin.....	5,475 00	5,350 00	6,830 00	7,250 00
Silver coin.....	177 40	158 10	528 30	236 20
Nickels and cents.....	63 22	84 16	54 11	74 19
Checks, cash items and internal revenue account:	324 45	43 05	592 50	557 93
Totals.....	\$181,495 51	\$188,192 31	\$198,618 54	\$213,062 71
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	992 70	1,509 13	1,889 05	2,728 81
Dividends unpaid.....				
Commercial deposits subject to check.....	64,337 74	78,114 32	82,357 76	100,123 39
Commercial certificates of deposit.....	68,006 20	60,568 86	66,371 73	62,210 51
Due to banks and bankers.....	158 87			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$181,495 51	\$188,192 31	\$198,618 54	\$213,062 71

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President*; GEO. W. KNAPP, *Vice President*; J. H. SMITH, *Cashier*;
 GEORGE W. KNAPP, *Assistant Cashier*.

DIRECTORS.—C. A. Slayton, C. R. Miller, Geo. W. Knapp, Joseph Russell, Arthur D. Gilmore,
 L. M. Kellogg, L. D. Dewey, A. D. Ellis, David Howell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$38,963 34	\$44,309 44	\$48,534 16	\$50,220 33
Bonds, mortgages and securities.....	34,264 44	40,680 06	44,298 83	51,308 83
Premiums paid on bonds.....				
Overdrafts.....	328 71	206 22	674 64	274 61
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	1,290 00	1,290 00	1,290 00	1,290 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				106 65
Due from banks in reserve cities.....	46,464 23	32,313 24	28,836 32	13,795 43
Exchange for clearing house.....				
U. S. and National bank currency.....	5,471 00	6,876 00	2,571 00	5,233 00
Gold coin.....	4,635 00	5,337 50	5,437 50	2,617 50
Silver coin.....	209 90	253 65	455 70	106 70
Nickels and cents.....	80 92	31 16	60 77	94 94
Checks, cash items and internal revenue account	60 49	244 86	377 58	547 12
Totals.....	\$135,468 03	\$135,242 15	\$136,236 50	\$129,384 11
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	1,800 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current expenses, interest and taxes paid.....	928 26	1,740 22	1,871 82	2,435 40
Dividends unpaid.....				
Commercial deposits subject to check.....	38,512 98	30,964 71	32,856 96	31,494 45
Commercial certificates of deposit.....	9,197 82	7,674 55	7,574 83	10,667 16
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	59,028 97	67,032 67	66,132 89	56,987 10
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,468 03	\$135,242 15	\$136,236 50	\$129,384 11

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; BISHOP P. ANDREWS, *Vice President*; GEORGE T. WOLF, *Cashier*;
G. R. BEAN, *Assistant Cashier*.DIRECTORS.—J. W. French, W. E. Clark, George T. Wolf, Bishop E. Andrews, A. C. Wolf,
W. J. Willits, E. B. Linsley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$202,411 03	\$215,480 39	\$216,230 95	\$178,989 90
Bonds, mortgages and securities.....	31,451 79	28,319 04	29,301 79	46,077 19
Premiums paid on bonds.....			150 00	917 36
Overdrafts.....	1,206 50	9,791 11	3,194 00	3,710 40
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,300 00	750 00	5,000 00	600 00
Due from banks in reserve cities.....	34,035 93	33,640 60	23,251 71	44,001 42
Exchange for clearing house.....				
U. S. and National bank currency.....	8,314 00	10,700 00	8,963 00	11,589 00
Gold coin.....	11,465 00	12,375 00	12,275 00	12,520 00
Silver coin.....	2,009 05	1,646 20	1,363 10	1,430 00
Nickels and cents.....	243 84	101 58	95 75	92 20
Checks, cash items and internal revenue account	226 65	703 16	160 01	213 79
Totals.....	\$307,663 79	\$328,507 08	\$314,985 31	\$315,141 26
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,813 15	5,973 43	2,247 27	3,494 81
Dividends unpaid.....				
Commercial deposits subject to check.....	56,769 39	53,140 25	36,514 16	41,264 89
Commercial certificates of deposit.....	104,774 96	107,141 15	114,335 86	96,980 80
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	97,306 29	117,252 25	116,888 02	128,400 76
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$307,663 79	\$328,507 08	\$314,985 31	\$315,141 26

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; J. T. HANNAH, *Cashier*;
S. GARLAND, *Assistant Cashier*; HOWARD IRISH, *2d Assistant Cashier*.

DIRECTORS.—Perry Hannah, A. Tracy Lay, J. T. Hannah, S. Garland, Howard Irish.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$308,939 41	\$276,437 30	\$249,304 20	\$226,945 99
Bonds, mortgages and securities.....	456,392 88	493,710 88	409,853 88	417,133 88
Premiums paid on bonds.....	36,434 00		34,772 75	34,772 75
Overdrafts.....	116 80	191 50	26 18	38 39
Banking house.....				
Furniture and fixtures.....	1,861 44	1,861 44	1,861 44	1,861 44
Other real estate.....	10,348 53	8,348 53	8,348 53	8,348 53
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	139,151 90	132,425 56	178,125 13	197,338 49
Exchange for clearing house.....				
U. S. and National bank currency.....	49,557 00	59,689 00	44,539 00	41,384 00
Gold coin.....	12,665 00	12,479 50	11,685 00	11,880 00
Silver coin.....	4,960 00	5,290 00	2,401 00	4,890 00
Nickels and cents.....	60 10	95 46	76 09	74 64
Checks, cash items and internal revenue account.....	18,294 32	2,081 67	7,785 11	23,927 07
Totals.....	\$1,038,781 38	\$993,210 84	\$948,778 31	\$968,595 18
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,546 74	31,831 20	26,472 99	32,024 27
Dividends unpaid.....				
Commercial deposits subject to check.....	404,893 08	328,947 13	307,560 73	351,487 31
Commercial certificates of deposit.....	483,341 56	507,432 51	489,744 59	460,083 60
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,038,781 38	\$993,210 84	\$948,778 31	\$968,595 18

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; H. E. HARRISON, *Vice President*; WM. DAVIES, *2d Vice President*;
C. C. CURTIS, *Cashier*; GEO. R. BUCK, *Assistant Cashier*.

DIRECTORS.—Isaac Gibbard, H. E. Harrison, C. C. Curtis, George R. Buck,
Charles H. Richardson, William Davies.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$70,329 01	\$73,643 74	\$76,024 04	\$71,145 63
Bonds, mortgages and securities.....	30,040 60	30,649 73	32,143 73	30,802 48
Premiums paid on bonds.....				
Overdrafts.....	204 96	320 71	1,313 54	68 40
Banking house.....	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	40,424 64	32,730 32	35,117 45	54,256 45
Exchange for clearing house.....				
U. S. and National bank currency.....	3,362 00	5,612 00	4,274 00	3,557 00
Gold coin.....	2,035 00	2,075 00	2,045 00	2,000 00
Silver coin.....	671 80	1,000 70	777 85	738 35
Nickels and cents.....	68 90	57 16	90 80	116 79
Checks, cash items and internal revenue account	414 03	469 25	477 53	284 36
Totals.....	\$152,550 94	\$151,648 61	\$157,263 94	\$167,969 46
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,271 81	2,099 25	414 38	1,105 21
Dividends unpaid.....				
Commercial deposits subject to check.....	34,713 36	26,214 09	28,575 42	26,157 88
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	38,518 31	39,648 55	42,785 91	52,124 44
Savings certificates of deposit.....	51,547 46	57,186 72	57,968 23	61,061 93
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$152,550 94	\$151,648 61	\$157,263 94	\$167,969 46

STATE BANKING DEPARTMENT.

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEORGE H. STELLWAGEN, *Cashier*;
G. STELLWAGEN, *Assistant Cashier*.

DIRECTORS.—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz,
P. H. Stellwagen, Wm. Darmstaltter.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$131,937 26	\$135,881 08	\$135,026 24	\$138,170 51
Bonds, mortgages and securities.....	116,927 07	120,332 07	121,725 53	123,411 38
Premiums paid on bonds.....				580 00
Overdrafts.....	830 24	1,252 10	1,394 66	332 58
Banking house.....				
Furniture and fixtures.....	1,260 00	1,260 00	1,260 00	1,260 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	57,547 95	68,945 38	60,174 07	65,815 47
Exchange for clearing house.....	200 27	117 96	502 05	104 00
U. S. and National bank currency.....	835 00	223 00	1,033 00	1,885 00
Gold coin.....	699 86	1,414 86	1,974 86	2,969 86
Silver coin.....	200 00	120 00	410 00	530 00
Nickels and cents.....	35 91	18 83	59 79	29 07
Checks, cash items and internal revenue account.....	269 77	245 77	385 56	399 92
Totals.....	\$310,843 33	\$329,811 05	\$323,945 78	\$335,487 79
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	6,913 70	6,541 09	4,772 10	6,312 08
Dividends unpaid.....			80 00	
Commercial deposits subject to check.....	26,110 20	34,767 91	27,814 10	39,004 12
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	210,071 60	227,035 43	231,094 23	231,000 86
Savings certificates of deposit.....	24,247 83	23,966 62	22,685 35	21,670 73
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$310,843 33	\$329,811 05	\$323,945 78	\$335,487 79

STATE BANKS OF MICHIGAN.

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No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

JAMES DAVIDSON, *President*; H. H. NORRINGTON, *Vice President and Cashier*;
DANIEL M. SHAVER, *Assistant Cashier*.

DIRECTORS.—S. O. Fisher, H. H. Norrington, James Davidson, J. E. Davidson, Peter C. Smith,
John M. Kelton.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$186,548 79	\$196,191 45	\$136,218 82	\$169,816 34
Bonds, mortgages and securities.....	25,007 21	22,694 54	20,556 06	20,910 65
Premiums paid on bonds.....				
Overdrafts.....	113 90	502 90	23 70	
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Interest, taxes and expenses.....	4,302 07	5,984 77	8,127 99	3,029 11
Due from banks in reserve cities.....	19,740 24	16,285 17	59,717 69	18,051 91
Exchange for clearing house.....	275 90	886 94		574 81
U. S. and National bank currency.....	21,209 96	16,553 00	20,004 00	20,369 00
Gold coin.....	4,010 00	1,240 00	730 00	2,285 00
Silver coin.....	1,184 65	796 00	757 00	924 00
Nickels and cents.....	93 00	38 87	44 50	200 44
Checks, cash items and internal revenue account	167 00	217 00	2,113 17	279 00
Totals.....	\$265,652 72	\$264,390 64	\$251,292 93	\$239,380 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,142 54	3,142 68	4,936 60	
Dividends unpaid.....				
Commercial deposits subject to check.....	102,852 92	90,080 20	80,384 43	73,584 58
Commercial certificates of deposit.....	41,876 24	51,175 40	41,440 12	45,091 11
Due to banks and bankers.....				574 85
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	62,781 02	63,992 36	68,531 78	64,189 72
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$265,652 72	\$264,390 64	\$251,292 93	\$239,380 26

STATE BANKING DEPARTMENT.

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

MICHAEL HAGARTY, *President*; JOHN BOURN, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—John Bourn, C. E. Pierce, M. Hagarty, Fred Mohr, Thos. Walsh, T. R. Shaver.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$128,003 87	\$149,764 57	\$146,480 30	\$136,301 60
Bonds, mortgages and securities.....	45,494 70	45,196 79	51,364 90	56,872 69
Premiums paid on bonds.....				
Overdrafts.....	568 15	88 75	402 24	157 13
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate.....	24,437 47	23,561 01	23,474 41	24,114 65
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	25,422 95	26,091 01	23,315 62	29,007 80
Exchange for clearing house.....	1,809 01	906 87	1,457 44	1,109 59
U. S. and National bank currency.....	20,750 00	20,606 00	17,064 00	19,154 00
Gold coin.....	3,490 00	3,455 00	2,750 00	4,145 00
Silver coin.....	987 60	524 00	804 15	919 05
Nickels and cents.....	183 56	138 60	20 82	44 74
Checks, cash items and internal revenue account.....	564 32	586 39	523 36	590 46
Totals.....	\$279,161 65	\$298,368 99	\$295,087 24	\$299,846 71
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	448 95	3,094 02	84 40	2,084 53
Dividends unpaid.....				
Commercial deposits subject to check.....	52,927 25	55,941 81	44,964 38	44,781 94
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	510 12	312 00	100 00	15 00
Cashier's checks outstanding.....				550 00
Savings deposits.....	121,431 01	131,511 84	141,659 76	146,536 76
Savings certificates of deposit.....	53,844 32	57,509 32	56,278 70	55,878 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$279,161 65	\$298,368 99	\$295,087 24	\$299,846 71

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*;
J. M. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, John Murray, David P. Hamilton, Charles W. Hotchin,
Fred C. Hotchin, A. W. Murray, John H. Catton, Birdsey Peck.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$182,644 32	\$170,127 47	\$162,854 49	\$169,410 89
Bonds, mortgages and securities.....	21,957 99	22,322 99	24,922 79	23,052 99
Premiums paid on bonds.....				
Overdrafts.....	1,185 01	3,498 53	3,965 63	6,096 38
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....		7,809 85	7,809 85	9,224 85
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	4,135 14	10,109 15	8,111 71	12,709 43
Exchange for clearing house.....				
U. S. and National bank currency.....	13,419 00	14,503 00	10,499 00	7,687 00
Gold coin.....	1,722 50	2,002 50	1,827 50	1,955 00
Silver coin.....	232 75	575 75	846 00	376 65
Nickels and cents.....	52 76	47 17	32 37	58 15
Checks, cash items and internal revenue account.....	235 38	679 20	395 52	3,043 83
Totals.....	\$226,584 85	\$232,675 61	\$221,764 86	\$234,615 17
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,515 01	2,743 37		
Dividends unpaid.....			220 00	1,135 62
Commercial deposits subject to check.....	44,307 54	47,748 04	37,997 36	34,982 05
Commercial certificates of deposit.....	124,692 76	125,962 20	128,065 88	20,000 00
Due to banks and bankers.....	1,069 54	1,202 00	451 62	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				123,497 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$226,584 85	\$232,675 61	\$221,764 86	\$234,615 17

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

W. E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*;
F. J. PIERCE, *Teller*.

DIRECTORS.—W. E. Dennis, Bion Wixson, Theodore Hoffman, B. A. Liverance, M. A. Dennis,
Jacob Stoffer, Lysander Carpenter, J. N. Leasia, S. D. Dennis.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$95,708 38	\$121,008 45	\$112,900 47	\$102,079 42
Bonds, mortgages and securities.....	32,839 72	31,609 72	31,579 72	28,604 72
Premiums paid on bonds.....				
Overdrafts.....	696 23	2,189 62	1,642 56	3,240 05
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			550 00	504 00
Due from banks in reserve cities.....	28,301 01	14,379 21	16,253 34	43,544 93
Exchange for clearing house.....				
U. S. and National bank currency.....	4,675 00	5,610 00	4,290 00	7,462 00
Gold coin.....	2,010 00	2,875 00	2,675 00	2,090 00
Silver coin.....	261 65	268 25	552 95	139 00
Nickels and cents.....	25 74	54 28	46 95	14 27
Checks, cash items and internal revenue account.....	2,641 51	3,060 52	850 34	4,698 56
Totals.....	\$171,759 24	\$185,655 05	\$175,991 33	\$196,976 95
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,187 78	1,613 25	2,321 76	5,163 92
Dividends unpaid.....				
Commercial deposits subject to check.....	23,128 52	22,208 43	20,849 94	36,327 33
Commercial certificates of deposit.....	97,442 94	101,833 37	102,819 63	105,485 70
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....		10,000 00		
Totals.....	\$171,759 24	\$185,655 05	\$175,991 33	\$196,976 95

STATE BANKS OF MICHIGAN.

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No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

WM. H. DENMAN, *President*; AUGUST LOEFFLER, *Vice President*; FRANK MARX, *Second Vice President*; C. F. BARCOCK, *Cashier*.

DIRECTORS.—Wm. H. Denman, A. M. Sallotte, Frank Marx, August Loeffler, Wm. E. Lacey, G. A. Raupp, H. H. Eby, John Desmond, Wm. H. Lacey, J. D. Haven, S. T. Hendricks.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$114,508 15	\$116,948 57	\$100,178 89	\$84,172 18
Bonds, mortgages and securities.....	37,660 00	38,750 00	46,535 00	49,460 00
Premiums paid on bonds.....				
Overdrafts.....	135 28	213 95	134 50	497 33
Banking house.....				
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Real estate and banking house.....	23,821 06	23,821 06	23,821 06	23,821 06
Due from other banks and bankers (not reserve cities).....				
Due from banks in reserve cities.....	21,815 94	24,338 89	24,887 96	43,782 57
Exchange for clearing house.....				
U. S. and National bank currency.....	4,602 00	7,883 00	7,399 00	7,393 00
Gold coin.....	1,520 00	3,305 00	2,785 00	3,797 50
Silver coin.....	180 00	418 00	935 00	510 00
Nickels and cents.....	95 30	34 46	55 41	31 67
Checks, cash items and internal revenue account	464 78	1,480 89	450 07	297 52
Totals.....	\$207,652 51	\$220,043 82	\$219,031 89	\$216,562 83
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,250 00	5,250 00	5,500 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,228 42	1,628 44	1,019 63	390 39
Dividends unpaid.....			10 00	
Commercial deposits subject to check.....	31,950 76	33,933 50	35,746 66	34,440 38
Commercial certificates of deposit.....	2,600 00	525 00	510 00	250 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	115,623 33	128,706 88	126,245 60	125,982 06
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$207,652 51	\$220,043 82	\$219,031 89	\$216,562 83

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—Sidney D. Miller, Chas. W. Thomas, J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, James Cahalan.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$188,738 38	\$191,361 89	\$182,367 12	\$160,832 88
Bonds, mortgages and securities.....	173,033 00	177,683 00	181,733 00	188,408 00
Premiums paid on bonds.....	5,312 50	5,312 50	5,187 50	5,062 50
Overdrafts.....	361 61	662 77	79 38	81 00
Banking house.....				
Furniture and fixtures.....	1,647 53	2,178 42	2,565 01	2,565 01
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Profit and loss.....	2,125 49			
Due from banks in reserve cities.....	59,080 94	43,548 56	50,195 98	77,431 94
Exchange for clearing house.....				
U. S. and National bank currency.....	5,667 00	4,293 00	4,436 00	6,434 00
Gold coin.....	2,220 00	2,420 00	2,072 50	2,485 00
Silver coin.....	393 50	326 20	290 10	304 50
Nickels and cents.....	62 64	45 56	25 55	24 49
Checks, cash items and internal revenue account.....	323 35	223 18	184 13	71 56
Totals.....	\$438,965 94	\$428,055 08	\$429,166 27	\$443,730 88
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,735 54	3,153 51	3,064 93	6,588 98
Dividends unpaid.....				
Commercial deposits subject to check.....	96,460 88	92,726 89	88,929 63	85,394 87
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	278,349 52	271,754 68	276,751 71	291,352 03
Savings certificates of deposit.....	420 00	420 00	420 00	395 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$438,965 94	\$428,055 08	\$429,166 27	\$443,730 88

STATE BANKS OF MICHIGAN.

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No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M'CUTCHEON, *President*; HENRY P. GLOVER, *Vice President*;
R. W. HEMPHILL, *Cashier*.DIRECTORS.—R. W. Hemphill, H. P. Glover, Sullivan M'Cutcheon, Hal W. Glover,
Augustus Beyer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$391,698 17	\$428,301 22	\$451,074 36	\$424,605 91
Bonds, mortgages and securities.....	97,466 00	96,166 00	97,366 00	111,916 00
Premiums paid on bonds.....				
Overdrafts.....	792 00	499 73	4,844 10	1,737 59
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	12,300 00	12,300 00	12,300 00	11,000 00
Due from other banks and bankers (not reserve cities).....	15,839 22	7,064 83	8,175 17	9,728 72
Due from banks in reserve cities.....	73,917 37	54,994 50	43,672 40	55,042 12
Exchange for clearing house.....	3,348 95	1,242 73	602 81	1,246 10
U. S. and National bank currency.....	6,703 00	14,240 00	5,739 00	10,701 00
Gold coin.....	24,765 00	26,600 00	28,252 50	29,917 50
Silver coin.....	1,849 00	1,198 25	2,103 25	868 00
Nickels and cents.....	138 97	55 02	217 66	46 65
Checks, cash items and internal revenue account	412 10	459 81	518 35	3,793 40
Totals.....	\$659,229 78	\$675,122 09	\$684,865 80	\$690,602 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,478 85	5,096 49	4,413 97	4,327 11
Dividends unpaid.....				
Commercial deposits subject to check.....	110,717 22	105,983 73	112,184 51	128,970 14
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	85,889 60	88,369 51	86,836 59	81,872 82
Savings certificates of deposit.....	396,144 11	415,672 36	421,430 53	415,433 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$659,229 78	\$675,122 09	\$684,865 80	\$690,602 99

REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN
AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT
APRIL 26, JUNE 29, SEPTEMBER 5 AND DECEMBER 13,
1900.

NATIONAL BANKS OF MICHIGAN.

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No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; I. L. SIBLEY, *Vice President*; H. M. DEARING, *Cashier*;
S. HYNEX, *Assistant Cashier*.

DIRECTORS.—W. O. Donoughue, I. L. Sibley, M. D. Weeks, A. J. Howell, W. W. Austin,
O. Harry Gale, J. C. Eslow.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$212,600 91	\$198,026 03	\$218,807 56	\$220,121 38
Overdrafts, secured and unsecured.....	3,019 00	2,232 75	2,332 37	6,183 04
U. S. bonds to secure circulation.....	82,500 00	82,500 00	45,000 00	45,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	16,757 14	12,926 40	12,840 11	12,840 11
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....	7,250 00	7,250 00	7,250 00	7,250 00
Due from National banks (not reserve agents).....			262 50	
Due from State banks and bankers.....	337 90	50 00		243 25
Due from approved reserve agents.....	10,917 41	42,446 06	18,387 32	6,938 61
Checks and other cash items.....	2,515 81	3,463 07	2,452 61	1,654 34
Exchanges for clearing house.....				
Notes of other National banks.....	2,639 00	2,286 00	3,846 00	1,497 00
Fractional paper currency, nickels and cents....	88 88	81 19	145 67	158 75
Specie.....	10,651 75	10,718 40	11,306 20	10,159 95
Legal tender notes.....	1,000 00	4,000 00	2,000 00	3,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	4,125 00	4,125 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$362,402 80	\$378,094 90	\$334,880 34	\$325,296 43
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid..	5,795 49	6,686 42	4,025 74	5,415 89
National bank notes outstanding.....	82,500 00	81,550 00	45,000 00	45,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	55,301 36	67,685 32	72,644 98	67,425 92
Demand certificates of deposit.....	93,791 50	97,173 16	88,209 62	82,454 62
Time certificates of deposit.....				
Certified checks.....	14 45			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$362,402 80	\$378,094 90	\$334,880 34	\$325,296 43

STATE BANKING DEPARTMENT.

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS.—B. D. Pritchard, Ira Chichester, N. B. West, I. P. Griswold, F. I. Chichester.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$144,749 45	\$137,879 86	\$125,528 97	\$144,838 04
Overdrafts, secured and unsecured.....	5,283 45	6,069 31	8,682 50	6,852 83
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	7,913 53	7,913 53	6,913 53	7,273 53
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned.....	9,353 33	9,453 53	9,453 33	3,950 29
Due from National banks (not reserve agents)....	14,462 84	15,167 76	17,128 70	17,437 19
Due from State banks and bankers.....	87 41		50 00	
Due from approved reserve agents.....	9,168 86	16,937 60	26,028 41	17,276 17
Checks and other cash items.....	1,133 94	1,796 30	1,652 83	2,235 74
Exchanges for clearing house.....				
Notes of other National banks.....	220 00	355 00	280 00	775 00
Fractional paper currency, nickels and cents.....	411 71	406 82	401 18	465 22
Specie.....	14,008 12	15,242 42	14,375 92	16,141 06
Legal tender notes.....	3,275 00	5,480 00	4,075 00	4,790 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	15 00			16 00
Totals.....	\$229,916 64	\$236,536 13	\$234,382 37	\$241,885 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	4,648 23	3,079 88	3,686 31	1,966 05
National bank notes outstanding.....	12,500 00	12,500 00	12,000 00	12,500 00
Due to other National banks.....	1,955 23	2,242 20		
Due to State banks and bankers.....				
Dividends unpaid.....	90 00	2,583 00	63 00	3,563 00
Individual deposits subject to check.....	95,232 37	103,710 35	101,040 10	108,375 92
Demand certificates of deposit.....	55,490 81	52,420 70	57,612 96	55,480 10
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$229,916 64	\$236,536 13	\$234,382 37	\$241,885 07

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

F. W. GILCHRIST, *President*; W. H. JOHNSON, *Vice President*; JOHN C. COMFORT, *Cashier*.DIRECTORS.—F. W. Gilchrist, W. H. Johnson, Henry Bolton, Donald McRae, John Sinclair,
W. B. Taber, Wm. Krebs.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$491,806 80	\$432,495 17	\$329,719 52	\$300,463 18
Overdrafts, secured and unsecured.....	3,950 70	3,078 68	2,696 45	1,680 98
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			1,718 36	1,718 36
Stocks, securities, etc.....	24,592 28	30,307 97	23,891 33	81,373 91
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from National banks (not reserve agents)...	1,484 61	52,567 27	89,725 20	61,889 38
Due from State banks and bankers.....			25,000 00	45,000 00
Due from approved reserve agents.....	54,195 01	117,497 82	134,769 18	51,431 21
Checks and other cash items.....	1,757 89	2,725 79	5,992 42	2,574 05
Exchanges for clearing house.....				
Notes of other National banks.....	1,391 00	832 00	1,384 00	1,696 00
Fractional paper currency, nickels and cents....	260 67	272 46	174 77	132 87
Specie.....	19,640 00	24,280 00	16,847 50	19,967 50
Legal tender notes.....	27,795 00	24,455 00	10,795 00	22,204 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$687,123 96	\$749,002 16	\$703,213 73	\$650,653 44
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	15,500 00
Undivided profits, less expenses and taxes paid..	14,274 80	12,923 52	3,337 20	6,993 92
National bank notes outstanding.....	45,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	402,187 78	454,172 40	413,462 44	353,177 32
Demand certificates of deposit.....	160,161 38	166,406 24	170,914 09	174,982 20
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$687,123 96	\$749,002 16	\$703,213 73	\$650,653 44

STATE BANKING DEPARTMENT.

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Frederick Schmid.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$327,618 42	\$341,634 21	\$339,428 91	\$339,387 55
Overdrafts, secured and unsecured.....	1,800 84	1,812 83	4,498 38	1,735 35
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....		850 00	850 00	850 00
Premiums on U. S. bonds.....	28,000 00	27,423 45	27,423 45	27,000 00
Stocks, securities, etc.....	17,000 00	17,000 00	17,000 00	17,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Bills in transit.....		27 32		
Due from State banks and bankers.....	7,794 64	13,892 82	8,615 73	2,775 35
Due from approved reserve agents.....	60,164 73	28,071 07	12,559 97	28,721 49
Checks and other cash items.....	506 70	2,210 69	1,760 47	477 83
Exchanges for clearing house.....				408 88
Notes of other National banks.....	11,015 00	5,800 00	5,385 00	5,448 00
Fractional paper currency, nickels and cents.....	216 00	141 53	161 73	206 68
Specie.....	18,726 80	18,787 85	16,468 30	18,802 15
Legal tender notes.....	4,104 00	4,931 00	5,059 00	5,569 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,000 00	1,000 00	650 00	
Totals.....	\$504,072 13	\$489,807 77	\$461,110 94	\$474,731 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid..	17,000 26	19,262 69	17,215 15	19,567 76
National bank notes outstanding.....	22,500 00	22,500 00	25,000 00	25,000 00
Due to other National banks.....	973 90		1,431 05	
Due to State banks and bankers.....	1,483 61			
Dividends unpaid.....	140 00	140 00	152 00	140 00
Individual deposits subject to check.....	200,758 60	198,580 51	151,666 81	161,585 59
Demand certificates of deposit.....	141,215 76	141,324 57	145,645 93	148,437 93
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$504,072 13	\$489,807 77	\$461,110 94	\$474,731 28

NATIONAL BANKS OF MICHIGAN.

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No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHAS. AUSTIN, *Vice President*; F. P. BOUGHTON, *Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, F. P. Boughton, Samuel J. Titus,
Wm. J. Smith, C. C. Beach.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 28.	Report of Dec. 13.
Loans and discounts.....	\$787,229 83	\$847,355 62	\$944,916 98	\$996,101 62
Overdrafts, secured and unsecured.....	40,570 89	49,445 86	30,983 88	7,100 27
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
Municipal bonds.....			79,627 05	74,627 05
Premiums on U. S. bonds.....	10,114 86			
Stocks, securities, etc.....	87,708 87	89,008 73	6,296 30	11,418 41
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,016 85	
Other real estate and mortgages owned.....	25,787 44	24,963 26	24,782 00	34,780 93
In transit for collection.....		24,283 76	28,994 49	25,426 68
Due from State banks and bankers.....	25,042 17	14,017 21	11,785 54	9,165 76
Due from approved reserve agents.....	97,939 06	69,495 89	118,788 85	79,438 24
Checks and other cash items.....	2,363 74	2,948 24	1,939 33	1,627 44
Exchanges for clearing house.....				
Notes of other National banks.....	7,100 00	9,900 00	9,250 00	5,400 00
Fractional paper currency, nickels and cents.....	242 95	423 27	274 33	162 04
Specie.....	38,240 30	45,916 00	36,397 37	49,160 50
Legal tender notes.....	17,000 00	16,090 00	12,550 00	18,450 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	6,750 00	6,750 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$1,304,090 11	\$1,358,595 84	\$1,472,092 97	\$1,470,358 94
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	25,000 00	25,000 00	30,000 00	30,000 00
Undivided profits, less expenses and taxes paid..	18,119 33	35,687 17	16,328 07	21,835 01
National bank notes outstanding.....	130,800 00	124,800 00	149,800 00	150,000 00
Due to other National banks.....				
Due to State banks and bankers.....	5,739 72	11,576 56	11,904 02	7,346 17
Dividends unpaid.....				
Individual deposits subject to check.....	918,937 60	950,508 92	1,047,001 38	1,060,906 45
Demand certificates of deposit.....	55,393 46	56,123 19	61,459 50	49,639 21
Time certificates of deposit.....				
Certified checks.....	100 00	5,100 00	6,100 00	632 10
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,304,090 11	\$1,358,595 84	\$1,472,092 97	\$1,470,358 94

STATE BANKING DEPARTMENT.

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; THOS. CRANAGE, *Vice President*; FREDERICK P. BROWNE, *Cashier*.DIRECTORS.—T. Cranage, F. P. Browne, H. B. Smith, E. A. Cooley, Wm. H. McEwan,
F. T. Norris, Chas. A. Eddy, Alfred E. Bonsfield, William L. Clements.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$421,682 64	\$406,019 58	\$469,148 25	\$567,860 06
Overdrafts, secured and unsecured.....	47 62	732 80	496 47	140 83
U. S. bonds to secure circulation.....	25,000 00	25,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	50,000 00	50,000 00		
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	79,177 50	48,662 50	48,662 50	56,662 50
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....	8,233 66	8,233 66	6,800 00	7,750 00
Due from National banks (not reserve agents)....	1,669 64	3,188 51	2,574 13	872 90
Due from State banks and bankers.....	5,150 38	9,003 29	3,893 06	3,929 46
Due from approved reserve agents.....	64,753 51	156,172 18	124,891 94	31,921 15
Checks and other cash items.....	358 89	779 30	190 00	640 01
Exchanges for clearing house.....	1,789 20	2,277 71	2,819 30	2,287 56
Notes of other National banks.....	11,800 00	19,368 00	14,757 09	27,145 00
Fractional paper currency, nickels and cents....	385 44	333 09	246 01	246 39
Specie.....	37,400 00	33,400 00	33,200 00	28,200 00
Legal tender notes.....	19,131 00	20,669 00	12,449 00	26,760 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,125 00	3,750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			3,500 00	
Totals.....	\$747,704 48	\$806,962 62	\$819,752 66	\$855,165 86
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				25,000 00
Undivided profits, less expenses and taxes paid..	22,110 84	28,223 93	46,775 63	27,587 04
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	75,000 00
Due to other National banks.....	24,774 83	18,887 97	15,526 58	13,439 31
Due to State banks and bankers.....	33,931 61	39,061 86	37,746 58	29,182 71
Dividends unpaid.....				
Individual deposits subject to check.....	223,564 93	279,276 10	285,843 16	277,889 98
Demand certificates of deposit.....				
Time certificates of deposit.....	300,067 15	300,362 69	307,836 72	305,510 73
Certified checks.....	101 40	101 40	118 40	106 40
Cashier's checks outstanding.....	5,271 34	18,558 67	3,405 99	1,649 69
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	5,392 38			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$747,704 48	\$806,962 62	\$819,752 66	\$855,165 86

NATIONAL BANKS OF MICHIGAN.

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No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

ORRIN BUMP, *President*; JAMES DAVIDSON, *Vice President*; M. M. ANDREWS, *Cashier*;
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—Selwyn Eddy, Jas. Davidson, J. W. McGraw, A. J. Cooke, Orrin Bump,
Frank P. Chesbrough, E. B. Foss.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$925,156 37	\$923,886 81	\$936,553 66	\$917,329 14
Overdrafts, secured and unsecured.....	267 31	1,415 23	489 53	78 40
U. S. bonds to secure circulation.....	50,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00			
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	13,036 75	1,312 61	1,312 61	1,312 61
Stocks, securities, etc.....	30,400 07	30,271 27	29,745 07	29,740 07
Banking house, furniture and fixtures.....	3,700 00	3,700 00	3,700 00	3,700 00
Other real estate and mortgages owned.....	1,721 96	1,752 58	1,752 58	1,752 58
Due from National banks (not reserve agents).....			362 53	81 38
Due from State banks and bankers.....	7,235 39	3,470 80	13,176 36	11,174 51
Due from approved reserve agents.....	92,945 07	190,822 62	257,739 06	354,984 86
Checks and other cash items.....	311 88	379 43	469 98	169 30
Exchange for clearing house.....	2,381 22	2,998 98	2,624 72	2,590 56
Notes of other National banks.....	7,460 00	8,460 00	17,194 00	17,190 00
Fractional paper currency, nickels and cents.....	311 93	310 00	130 80	425 87
Specie.....	42,660 00	37,730 00	36,128 00	96,033 00
Legal tender notes.....	11,804 00	14,446 00	10,615 00	18,410 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	600 00	1,550 00	2,640 00	2,450 00
Totals.....	\$1,292,491 95	\$1,379,006 33	\$1,472,133 90	\$1,614,922 28
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	26,000 00	28,000 00	28,000 00	40,000 00
Undivided profits, less expenses and taxes paid..	25,221 79	18,711 93	31,858 73	18,729 69
National bank notes outstanding.....	50,000 00	150,000 00	150,000 00	150,000 00
Due to other National banks.....	2,745 00	4,881 21	1,375 78	13,946 05
Due to State banks and bankers.....	51,276 22	59,350 83	67,489 73	58,872 58
Dividends unpaid.....		125 00	100 00	855 00
Individual deposits subject to check.....	453,354 95	541,096 26	568,763 93	706,711 50
Demand certificates of deposit.....	483,893 99	376,841 10	424,545 73	425,807 36
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,292,491 95	\$1,379,006 33	\$1,472,133 90	\$1,614,922 28

STATE BANKING DEPARTMENT.

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; GEORGE L. LOOPE, *Vice President*; WILLIAM I. PRINCE, *Cashier*.

DIRECTORS.—Joseph Sellwood, George L. Loope, George H. Strong, William I. Prince, Geo. H. Abeel.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$263,097 79	\$290,060 09	\$288,832 45	\$285,792 36
Overdrafts, secured and unsecured.....	1,176 48	2,489 81	2,428 00	7,891 00
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	6,795 00	6,795 00	6,750 00	10,250 00
Banking house, furniture and fixtures.....	9,500 00	9,500 00	9,500 00	9,500 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	862 50		1,685 06	761 68
Due from State banks and bankers.....	1,568 57	722 80	1,358 98	355 23
Due from approved reserve agents.....	43,203 77	56,003 25	42,989 48	14,846 68
Checks and other cash items.....	348 88	1,069 79	264 74	
Exchange for clearing house.....				178 25
Notes of other National banks.....	6,000 00	6,000 00	5,000 00	8,000 00
Fractional paper currency, nickels and cents.....	157 59	123 62	446 63	196 53
Specie.....	15,502 80	15,237 15	12,415 80	19,838 35
Legal tender notes.....	5,000 00	8,000 00	6,000 00	6,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$366,275 96	\$409,146 51	\$390,796 14	\$376,735 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	7,500 00	8,000 00	8,000 00
Undivided profits, less expenses and taxes paid.....	3,350 57	2,326 43	2,544 27	2,666 43
National bank notes outstanding.....	11,250 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....		22 59		
Due to State banks and bankers.....				
Dividends unpaid.....			48 00	
Individual deposits subject to check.....	242,964 64	285,473 02	256,920 58	236,795 66
Demand certificates of deposit.....	51,210 75	51,324 47	60,783 29	66,782 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$366,275 96	\$409,146 51	\$390,796 14	\$376,735 08

NATIONAL BANKS OF MICHIGAN.

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No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; C. H. BAKER, *Cashier*.

DIRECTORS.—C. H. Baker, D. S. Scoffern, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$110,912 87	\$114,414 63	\$117,762 76	\$119,356 30
Overdrafts, secured and unsecured.....	456 38	1,689 85	2,478 56	423 65
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,200 00	1,200 00	1,200 00	1,200 00
Stocks, securities, etc.....	1,429 55	1,429 55	1,429 55	1,429 55
Banking house, furniture and fixtures.....	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned.....	9,383 09	9,383 09	9,383 09	11,597 37
Due from National banks (not reserve agents).....	2,446 47	4,370 84	4,392 23	1,353 43
Due from State banks and bankers.....				
Due from approved reserve agents.....	16,518 82	11,234 92	12,625 56	36,749 25
Checks and other cash items.....	221 96	457 13	577 94	1,837 90
Exchanges for clearing house.....				
Notes of other national banks.....	2,200 00	500 00	1,000 00	2,530 00
Fractional paper currency, nickels and cents.....	39 05	109 38	61 60	146 28
Specie.....	4,266 50	3,953 90	5,074 00	6,019 20
Legal tender notes.....	1,650 00	1,000 00	1,000 00	
Redemption fund with U. S. treasurer (5 per cent of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$165,579 70	\$164,578 26	\$171,843 29	\$197,497 93
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	1,263 76	2,360 07	1,962 55	1,903 74
National bank notes outstanding.....	11,250 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	20,965 94	16,478 25	19,344 54	34,957 54
Demand certificates of deposit.....	72,080 00	73,239 94	78,016 20	88,136 65
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$165,579 70	\$164,578 26	\$171,843 29	\$197,497 93

STATE BANKING DEPARTMENT.

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JOHN S. DYMCK, *Vice President*; WILLIAM B. ANDERSON, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Edward Ryan, John S. Dymock, James Dunstan, Joseph Herman, Josiah Hall,
John D. Cuddihy, Thomas M. Lyon.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$988,601 84	\$976,548 50	\$973,660 49	\$1,116,018 73
Overdrafts, secured and unsecured.....	395 04	1,335 64	894 03	480 48
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	82,485 00	82,485 00	79,985 00	77,365 00
Banking house, furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	3,770 27	3,491 62	14,600 31	29,587 70
Due from State banks and bankers.....	43,550 58	54,580 02	52,001 67	29,402 89
Due from approved reserve agents.....	735,480 31	706,732 11	732,173 43	531,074 97
Checks and other cash items.....	7,703 21	9,738 92	6,038 78	8,916 30
Exchanges for clearing house.....				
Notes of other National banks.....	22,500 00	21,850 00	18,500 00	13,500 00
Fractional paper currency, nickels and cents.....	381 01	924 43	1,142 66	765 03
Specie.....	129,138 65	197,700 65	231,416 50	173,761 96
Legal tender notes.....	70,500 00	73,500 00	61,500 00	51,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$2,140,630 91	\$2,184,136 79	\$2,228,162 87	\$2,088,123 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	34,966 64	39,064 51	38,948 45	47,080 46
National bank notes outstanding.....	21,900 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....		168 20		321 69
Due to State banks and bankers.....	119 80		1,038 92	361 20
Dividends unpaid.....				
Individual deposits subject to check.....	1,921,463 74	1,964,022 76	2,007,734 05	1,858,781 55
Demand certificates of deposit.....	11,869 76	5,533 62	5,068 09	6,088 08
Time certificates of deposit.....				
Certified checks.....	310 97	347 70	373 36	490 08
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,140,630 91	\$2,184,136 79	\$2,228,162 87	\$2,088,123 06

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, J. H. Johnson, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury,
Ellen R. Funk, David L. Kingsbury.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$149,846 40	\$147,287 27	\$147,717 98	\$147,428 35
Overdrafts, secured and unsecured.....	318 24	103 92	31 62	1,704 38
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	40,000 00	40,000 00	40,000 00	40,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	1,025 00	1,025 00	1,025 00	1,025 00
Due from National banks (not reserve agents)....	245 35	165 19	1,062 54	678 41
Due from State banks and bankers.....	321 98		402 79	197 14
Due from approved reserve agents.....	17,789 28	25,763 98	18,876 30	29,047 63
Checks and other cash items.....	269 63	448 37	268 00	352 15
Exchanges for clearing house.....				
Notes of other National banks.....	1,805 00	1,880 40	1,000 00	2,040 00
Fractional paper currency, nickels and cents	164 58	280 18	121 57	283 54
Specie.....	13,400 00	13,010 00	11,865 00	11,445 00
Legal tender notes.....	500 00	500 00	500 00	
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$238,698 94	\$243,606 41	\$235,995 80	\$247,231 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	30,000 00	30,000 00
Undivided profits, less expenses and taxes paid..	16,284 22	14,957 92	7,391 78	9,134 39
National bank notes outstanding.....	11,250 00	10,250 00	12,500 00	12,500 00
Due to other National banks.....		198 69		
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	58,827 04	67,237 04	61,288 95	68,657 97
Demand certificates of deposit.....	77,837 68	79,978 20	74,815 07	76,839 24
Time certificates of deposit.....				
Premiums.....		1,984 56		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$238,698 94	\$243,606 41	\$235,995 80	\$247,231 60

STATE BANKING DEPARTMENT.

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; CHAS. BENNETT, *Vice President*; WM. P. LACEY, *Cashier*;
 FRED S. BELCHER, *Assistant Cashier*; FRED H. POLLARD, *2d Assistant Cashier*.

DIRECTORS.—Wm. P. Lacey, Fred S. Belcher, Edward S. Lacey, Chas. Bennett, Fred H. Pollard,
 D. L. Tremaine, J. M. C. Smith.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$310,036 94	\$295,391 21	\$293,319 90	\$289,731 05
Overdrafts, secured and unsecured.....	532 69	756 66	836 78	736 81
U. S. bonds to secure circulation.....	18,750 00	33,750 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	10,800 00	10,800 00	10,800 00	10,800 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	1,348 72	1,397 39	636 44	1,364 45
Due from State banks and bankers.....				
Due from approved reserve agents.....	43,144 99	35,881 26	26,631 88	29,579 60
Checks and other cash items.....	1,579 86	483 73	784 45	327 49
Exchanges for clearing house.....				
Notes of other National banks.....	502 00	1,087 00	1,119 00	1,546 00
Fractional paper currency, nickels and cents.....	111 61	246 34	215 55	244 53
Specie.....	12,967 00	12,736 00	11,414 00	14,036 00
Legal tender notes.....	5,000 00	3,000 00	6,000 00	7,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	843 75	1,687 50	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals	\$405,617 56	\$397,217 09	\$404,258 00	\$407,865 93
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid.....	6,677 36	9,835 86	6,581 60	9,035 10
National bank notes outstanding.....	18,720 00	33,250 00	50,000 00	48,950 00
Due to other National banks.....	109 10	298 26	109 10	212 86
Due to State banks and bankers.....				
Dividends unpaid.....	4 50		189 00	
Individual deposits subject to check.....	102,156 74	80,453 64	79,180 34	78,896 92
Demand certificates of deposit.....	177,949 86	173,379 33	168,197 96	170,771 05
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$405,617 56	\$397,217 09	\$404,258 00	\$407,865 93

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. Church, *President*; A. D. Baughman, *Vice President*; H. K. Jennings, *Cashier*;
 MERLIN P. RESCH, *Assistant Cashier*.

DIRECTORS.—E. N. Ely, W. B. Otto, A. D. Baughman, E. T. Church, H. K. Jennings,
 Homer G. Barber.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$223,673 32	\$209,361 36	\$254,061 40	\$238,090 87
Overdrafts, secured and unsecured	1,936 47	1,678 94	1,530 14	2,507 05
U. S. bonds to secure circulation	14,500 00	14,500 00	14,500 00	14,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	7,250 00	7,250 00	5,000 00	5,000 00
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned	3,762 00	3,762 00	1,450 00	1,450 00
Due from National banks (not reserve agents)	3,611 49	885 00	1,629 24	1,470 20
Due from State banks and bankers	6,358 91	6,375 85	1,914 89	887 93
Due from approved reserve agents	37,731 27	63,100 35	10,359 62	44,607 31
Checks and other cash items	3,213 41	1,848 26	611 41	2,765 60
Exchanges for clearing house				
Notes of other National banks	7,833 00	4,338 00	1,477 00	6,273 00
Fractional paper currency, nickels and cents	340 51	345 68	309 81	278 03
Specie	10,427 50	10,985 00	12,147 00	8,197 00
Legal tender notes		5,000 00		
Redemption fund with U. S. treasurer (5 per cent of circulation)	652 50	725 00	725 00	725 00
Due from U. S. treasurer, other than 5 per cent redemption fund				
Totals	\$330,290 38	\$339,155 34	\$314,715 51	\$335,751 99
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid	29,211 90	30,476 52	31,547 89	29,899 53
National bank notes outstanding	13,060 00	14,500 00	14,500 00	14,500 00
Due to other National banks				
Due to State banks and bankers	3,343 90	5,606 34	5,439 93	8,385 14
Dividends unpaid				
Individual deposits subject to check	79,219 09	78,419 48	67,406 72	61,173 71
Demand certificates of deposit	130,465 49	135,153 00	120,820 97	146,793 61
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$330,290 38	\$339,155 34	\$314,715 51	\$335,751 99

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$365,136 11	\$355,418 18	\$354,048 30	\$376,113 59
Overdrafts, secured and unsecured.....	248 51	380 61	685 05	897 35
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,685 00	2,685 00	2,400 00	2,400 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	13,000 00	13,000 00	12,000 00	12,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	2,806 07	178 80	2,439 82	22,575 60
Due from State banks and bankers.....	12,583 23	40,480 56	41,068 60	41,629 87
Due from approved reserve agents.....				
Checks and other cash items.....	1,348 06	1,238 58	2,871 08	1,867 35
Exchanges for clearing house.....				
Notes of other National banks.....	1,081 00	1,754 00	2,000 00	1,824 00
Fractional paper currency, nickels and cents.....	139 66	268 02	198 24	450 28
Specie.....	19,383 95	20,841 75	22,200 83	24,570 75
Legal tender notes.....	12,340 00	27,838 00	22,404 00	7,340 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	727 50	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$481,479 09	\$516,563 50	\$514,915 92	\$544,168 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	2,227 02	4,802 89	2,200 54	4,775 69
National bank notes outstanding.....	14,050 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				731 23
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	170,444 88	162,607 58	150,919 45	169,833 64
Demand certificates of deposit.....	13,021 88	8,375 03	8,152 53	14,509 50
Time certificates of deposit.....	219,685 26	230,798 00	243,643 40	244,218 71
Certified checks.....	2,050 00			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$481,479 09	\$516,563 50	\$514,915 92	\$544,168 77

NATIONAL BANKS OF MICHIGAN.

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No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; H. R. SAUNDERS, *Cashier*.

DIRECTORS.—D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell,
John T. Starr, A. B. Dickinson.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$221,373 90	\$208,440 98	\$221,585 25	\$215,267 80
Overdrafts, secured and unsecured.....	8,811 82	7,988 11	7,453 98	11,554 32
U. S. bonds to secure circulation.....	25,090 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	10,102 00	9,102 00	7,102 00	7,102 00
Banking house, furniture and fixtures.....	1,970 00	1,970 00	1,970 00	1,970 00
Other real estate and mortgages owned.....	39,286 97	39,286 97	38,546 97	37,273 76
Due from National banks (not reserve agents).....			411 28	
Due from State banks and bankers.....				1,230 80
Due from approved reserve agents.....	7,686 72	80,795 88	29,726 42	43,967 18
Checks and other cash items.....	444 75	1,685 05	548 83	1,060 52
Exchanges for clearing house.....				121 80
Notes of other National banks.....	2,129 00	4,556 00	2,076 00	2,212 00
Fractional paper currency, nickels and cents.....	80 65	68 64	112 91	169 69
Specie.....	13,767 80	20,508 50	14,701 80	14,334 85
Legal tender notes.....	1,331 00		1,297 00	1,383 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	2,025 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$338,109 41	\$352,385 13	\$351,782 44	\$363,886 22
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less expenses and taxes paid..	6,841 60	10,689 80	7,031 81	9,184 57
National bank notes outstanding.....	22,500 00	22,500 00	25,000 00	25,000 00
Due to other National banks.....	324 62			
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	62,388 50	91,485 06	97,737 92	107,505 50
Demand certificates of deposit.....	106,054 69	92,700 25	87,013 21	87,196 15
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$338,109 41	\$352,385 13	\$351,782 44	\$363,886 22

STATE BANKING DEPARTMENT.

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; E. R. CLARKE, *Vice President*; A. S. UPSON, *Cashier*.DIRECTORS.—Cyrus G. Luce, J. S. Barber, E. R. Clarke, L. E. Rose, M. G. Clarke,
N. P. Loveridge, John Murphy.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$417,142 45	\$439,397 36	\$417,495 60	\$430,210 93
Overdrafts, secured and unsecured.....	395 13	397 98	587 73	1,191 92
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	2,700 00	2,700 00	2,700 00	2,340 00
Premiums on U. S. bonds.....	300 00	266 00	266 00	220 82
Stocks, securities, etc.....	82,864 87	82,864 87	79,758 28	78,758 28
Banking house, furniture and fixtures.....	15,000 00	15,000 00	14,000 00	14,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	847 62	839 78	2,887 75	2,475 00
Due from State banks and bankers.....	1,101 85	169 50	369 43	6,099 71
Due from approved reserve agents.....	49,692 90	24,799 65	40,732 91	30,337 38
Checks and other cash items.....	731 26	1,722 90	804 04	625 55
Exchanges for clearing house.....				
Notes of other National banks.....	3,408 00	4,216 00	3,440 00	4,102 00
Fractional paper currency, nickels and cents.....	139 97	188 34	130 58	185 80
Specie.....	15,954 80	17,550 60	17,212 00	17,603 30
Legal tender notes.....	9,250 00	11,000 00	9,950 00	8,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	8,250 00	8,250 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$772,778 85	\$774,362 98	\$763,584 32	\$769,400 69
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less expenses and taxes paid..	72,163 16	75,562 13	70,139 98	75,728 76
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	67,025 51	67,402 00	75,661 74	75,031 28
Demand certificates of deposit.....	268,590 48	266,398 85	252,782 60	253,640 65
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$772,778 85	\$774,362 98	\$763,584 32	\$769,400 69

NATIONAL BANKS OF MICHIGAN.

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No. 1256.

FIRST NATIONAL BANK, CORUNNA.

L. W. SIMMONS, *President*; JOHN DRISCOLL, *Vice President*; W. A. ROSENKRANS, *Cashier*;
W. F. GALLAGHER, *Assistant Cashier*.

DIRECTORS.—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, W. F. Gallagher,
L. W. Simmons, H. A. Nichols, T. M. Euler, W. A. Rosenkrans.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$211,634 70	\$212,558 37	\$226,278 75	\$231,578 11
Overdrafts, secured and unsecured.....	662 03	81 18	71 83	801 54
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate and mortgages owned.....	13,438 91	11,488 91	10,200 00	9,700 00
Due from National banks (not reserve agents).....				1,144 47
Due from State banks and bankers.....	3,808 11	6,432 98	5,774 44	
Due from approved reserve agents.....	66,245 44	47,048 84	36,326 36	43,475 74
Checks and other cash items.....	1,498 67	132 13	2,085 95	671 54
Exchanges for clearing house.....				
Notes of other National banks.....	682 00	730 00	1,066 00	1,535 00
Fractional paper currency, nickels and cents.....	31 67	25 16	19 02	57 67
Specie.....	7,820 00	8,900 00	8,800 00	9,300 00
Legal tender notes.....	2,000 00	6,700 00	4,000 00	8,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		925 00		
Totals.....	\$369,321 43	\$356,522 52	\$356,072 35	\$367,764 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,250 00	8,250 00	8,600 00	8,600 00
Undivided profits, less expenses and taxes paid..	3,287 36	3,944 98	1,026 82	3,643 64
National bank notes outstanding.....	49,300 00	49,400 00	49,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	49,344 85	34,063 71	35,035 09	37,546 79
Demand certificates of deposit.....	209,139 22	210,873 83	212,410 44	217,973 64
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$369,321 43	\$356,522 52	\$356,072 35	\$367,764 07

STATE BANKING DEPARTMENT.

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*; FRANK G. SMITH, *Assistant Cashier*; A. W. CLARK, *Auditor*.

DIRECTORS.—James McMillan, D. M. Ferry, Wm. J. Chittendon, Don M. Dickinson, Wm. C. McMillan, Henry B. Lothrop, James Edgar, Jno. T. Shaw, Emory Wendell.

Resources.	Report of April 26.	Report of June 28.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$2,350,611 52	\$2,254,072 76	\$2,555,846 81	\$2,523,306 01
Overdrafts, secured and unsecured.....	32 65	6 90		25 37
U. S. bonds to secure circulation.....	450,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits.....	450,000 00	450,000 00	450,000 00	400,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	137,062 50	137,062 50	132,312 50	132,312 50
Stocks, securities, etc.....	546,905 42	746,247 08	744,247 08	694,247 08
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				1,676 35
Due from National banks (not reserve agents)....	208,967 27	230,470 63	227,793 18	238,049 65
Due from State banks and bankers.....	80,640 18	111,734 64	87,930 47	144,692 77
Due from approved reserve agents.....	483,343 78	585,988 09	545,166 21	716,336 39
Checks and other cash items.....	3,783 39	12,854 70	5,488 14	844 03
Exchanges for clearing house.....	97,885 09	94,466 48	80,708 59	77,469 71
Notes of other National banks.....	52,634 00	142,671 00	98,658 00	146,157 00
Fractional paper currency, nickels and cents.....	3,097 01	1,384 74	2,046 68	2,208 83
Specie.....	415,418 50	101,642 75	522,605 00	464,901 00
Legal tender notes.....	116,281 00	436,329 00	164,627 00	278,967 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	22,500 00	23,995 57	23,025 57	24,601 38
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,600 57	5,000 00		12,000 00
Totals.....	\$5,420,762 88	\$5,783,926 84	\$6,035,455 23	\$6,307,790 07
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	54,872 24	69,705 72	51,691 58	66,938 11
National bank notes outstanding.....	446,000 00	450,000 00	416,350 00	439,950 00
Due to other National banks.....	434,918 88	418,394 55	648,155 59	566,601 44
Due to State banks and bankers.....	1,225,353 36	1,555,398 19	1,516,590 11	1,555,329 61
Dividends unpaid.....				
Individual deposits subject to check.....	2,103,853 81	2,170,666 71	2,343,293 23	2,611,918 02
Demand certificates of deposit.....	69,563 97	56,837 56	56,931 23	44,611 00
Time certificates of deposit.....				
Certified checks.....	17,242 35	7,678 30	3,402 95	23,904 83
Cashier's checks outstanding.....	4,046 41	27,398 03	1,011 37	296 55
United States deposits.....	417,860 63	378,706 30	353,184 10	348,390 05
Deposits of U. S. disbursing officers.....	47,001 23	49,161 48	44,875 07	49,849 46
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$5,420,762 88	\$5,783,926 84	\$6,035,455 23	\$6,307,790 07

NATIONAL BANKS OF MICHIGAN.

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No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMAN DEY, *Assistant Cashier*.

DIRECTORS.—D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thomas W. Palmer,
Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$2,005,891 23	\$2,081,129 69	\$2,168,419 46	\$2,217,874 38
Overdrafts, secured and unsecured.....	52 57	314 58	29 93	395 36
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	478,748 22	462,886 31	444,304 48	393,747 50
Banking house, furniture and fixtures.....	5,288 50	5,288 50	5,288 50	5,288 50
Other real estate and mortgages owned.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from National banks (not reserve agents)....	152,850 26	105,196 14	191,334 61	88,276 88
Due from State banks and bankers.....	52,392 00	36,748 03	62,609 33	24,690 36
Due from approved reserve agents.....	264,506 56	299,631 76	413,670 27	317,006 00
Checks and other cash items.....	2,658 74	1,343 55	2,719 10	2,148 08
Exchanges for clearing house.....	104,161 18	29,610 98	57,262 74	41,407 46
Notes of other National banks.....	22,422 00	15,510 00	36,472 00	22,348 00
Fractional paper currency, nickels and cents.....	3,059 88	2,978 16	2,906 51	2,913 86
Specie.....	241,905 00	237,312 50	301,139 50	243,030 00
Legal tender notes.....	44,750 00	59,300 00	144,424 00	45,660 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$3,441,182 14	\$3,389,762 20	\$3,892,137 43	\$3,467,876 45
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	30,136 24	47,517 66	43,478 22	42,526 15
National bank notes outstanding.....	48,600 00	48,600 00	48,600 00	48,600 00
Due to other National banks.....	231,475 27	308,279 55	354,561 50	256,618 50
Due to State banks and bankers.....	160,079 39	121,575 86	122,719 35	212,322 71
Dividends unpaid.....				
Individual deposits subject to check.....	2,377,622 90	2,338,334 80	2,766,778 21	2,373,310 16
Demand certificates of deposit.....	93,268 34	23,955 57	14,141 35	26,066 01
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....		1,498 76	41,860 80	8,432 89
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,441,182 14	\$3,389,762 20	\$3,892,137 43	\$3,467,876 45

STATE BANKING DEPARTMENT.

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; M. L. WILLIAMS, *Vice President and Cashier*;
A. W. EHRLMAN, *Assistant Cashier*.

DIRECTORS.—H. McMILLAN, George Hendrie, Joseph H. Berry, Gilbert W. Lee, T. H. Newberry,
M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$2,303,143 10	\$2,433,680 52	\$2,554,270 00	\$2,837,468 23
Overdrafts, secured and unsecured.....			1,740 11	
R. R. bonds.....	133,265 45	133,265 45		255,569 94
U. S. bonds to secure U. S. deposits.....			150,000 00	
U. S. bonds on hand.....	200,000 00	200,000 00		200,000 00
U. S. bonds to secure circulation.....			50,000 00	
Stocks, securities, etc.....			268,584 20	
Banking house, furniture and fixtures.....	54,102 34	54,012 34	3,750 00	53,354 25
Other real estate and mortgages owned.....			49,789 59	
Due from National banks (not reserve agents).....			324,470 48	
Due from State banks and bankers.....			23,047 65	
Due from approved reserve agents.....			800,151 18	
Checks and other cash items.....			1,816 05	
Exchanges for clearing house.....			77,208 21	
Notes of other National banks.....			43,200 00	
Fractional paper currency, nickels and cents.....			290 37	
Specie.....	1,334,092 11	1,137,868 59	211,531 50	1,414,817 20
Legal tender notes.....			288 00	
Redemption fund with U. S. treasurer (5 per cent of circulation).....			2,500 00	
Due from U. S. treasurer, other than 5 per cent redemption fund.....			9,000 00	
Totals.....	\$4,024,603 00	\$3,956,826 90	\$4,859,309 34	\$4,761,229 62
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund and profits.....	187,899 64	186,883 76	100,000 00	193,733 14
Undivided profits, less expenses and taxes paid..			76,332 52	
National bank notes outstanding.....	41,350 00	40,100 00	38,500 00	36,650 00
Due to other National banks.....			807,748 38	
Due to State banks and bankers.....			764,263 39	
Dividends unpaid.....		120 00	160 00	
Individual deposits subject to check.....	3,295,353 36	3,231,723 14	2,345,246 91	4,030,846 48
Demand certificates of deposit.....			7,144 68	
Time certificates of deposit.....			79,156 96	
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....			116,114 47	
Deposits of U. S. disbursing officers.....			24,642 01	
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,024,603 00	\$3,956,826 90	\$4,859,309 34	\$4,761,229 62

NATIONAL BANKS OF MICHIGAN.

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No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; THEODORE D. BUHL, *Vice President*; WM. T. DEGRAFF, *Cashier*; D. STEWART, JR., *Assistant Cashier*; GEO. L. MCPHERSON, *Auditor*.

DIRECTORS.—A. Lewis, H. P. Baldwin, A. McPherson, T. D. Buhl, Henry Stephens, F. C. Stoepe, Edward J. Schmidt, Henry B. Joy, A. W. Wright, Oren Scotten.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$4,115,617 66	\$3,756,300 83	\$4,266,020 59	\$4,295,563 62
Overdrafts, secured and unsecured.....	614 58	1,746 79	584 72	279 86
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds on hand.....	7,000 00	7,500 00	8,000 00	27,000 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	117,320 00	116,820 00	230,320 00	241,820 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	66,840 00	65,992 24	65,792 24	65,792 24
Due from National banks (not reserve agents)....	478,978 14	617,998 33	524,404 06	696,316 09
Due from State banks and bankers.....	182,234 54	213,139 88	245,744 31	258,849 95
Due from approved reserve agents.....	804,986 67	936,663 62	810,295 30	1,171,379 18
Checks and other cash items.....	10,806 74	9,369 88	12,100 08	14,103 64
Exchanges for clearing house.....	81,884 67	88,107 99	47,349 81	95,461 67
Notes of other National banks.....	19,604 00	54,316 00	34,345 00	73,516 00
Fractional paper currency, nickels and cents.....	2,333 57	2,208 02	2,044 47	1,106 07
Specie.....	300,189 00	347,109 50	357,583 50	353,214 50
Legal tender notes.....	79,317 00	226,403 00	235,484 00	227,295 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	5,500 00	3,000 00	4,500 00	9,500 00
Totals.....	\$6,425,706 57	\$6,609,176 18	\$6,997,068 10	\$7,684,097 62
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less expenses and taxes paid..	76,148 08	91,425 47	81,567 19	91,460 59
National bank notes outstanding.....	49,400 00	48,500 00	50,000 00	49,200 00
Due to other National banks.....	685,309 49	707,160 65	778,892 54	1,169,749 20
Due to State banks and bankers.....	1,098,227 11	1,286,177 19	1,390,240 87	1,531,241 53
Dividends unpaid.....	1,014 00		209 54	220 00
Individual deposits subject to check.....	3,165,256 24	3,119,062 60	3,370,010 69	3,479,833 84
Demand certificates of deposit.....	45,777 68	56,893 53	57,676 57	73,946 47
Time certificates of deposit.....	1,000 00	1,000 00	1,000 00	1,000 00
Certified checks.....	8,574 97	15,956 74	424 70	10,445 99
Cashier's checks outstanding.....			46 00	
United States deposits.....	95,000 00	83,000 00	77,000 00	77,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$6,425,706 57	\$6,609,176 18	\$6,997,068 10	\$7,684,097 62

STATE BANKING DEPARTMENT.

NO. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; I. B. UNGER, *Cashier*;
J. P. GILMORE, *Auditor*.

DIRECTORS.—F. W. Hayes, C. A. Black, W. H. Elhott, J. E. Davis, J. D. Standish,
A. E. F. White, A. L. Stephens, H. K. White, J. B. Book, W. R. Burt.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 6.	Report of Dec. 13.
Loans and discounts.....	\$2,910,172 78	\$2,777,248 24	\$2,845,376 06	\$2,883,641 33
Overdrafts, secured and unsecured.....	9,158 59	14,829 74	4,422 44	3,571 09
U. S. bonds to secure circulation.....	700,000 00	700,000 00	700,000 00	700,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	154,672 05	154,342 65	165,042 65	172,992 65
Banking house, furniture and fixtures.....	14,500 00	14,500 00	13,500 00	13,500 00
Other real estate and mortgages owned.....	169,894 96	170,672 30	171,173 81	169,502 05
Due from National banks (not reserve agents)...	205,663 21	240,681 14	256,073 28	223,338 96
Due from State banks and bankers.....	40,518 85	52,764 06	39,574 23	39,137 70
Due from approved reserve agents.....	381,519 70	446,864 78	389,294 27	558,804 46
Checks and other cash items.....	2,081 40	322 24	330 26	732 38
Exchanges for clearing house.....	20,827 89	21,607 83	69,166 07	37,704 34
Notes of other National banks.....	9,125 00	17,895 00	16,930 00	19,125 00
Fractional paper currency, nickels and cents....	40 18	50 66	46 25	48 77
Specie.....	182,815 00	275,273 00	301,863 50	258,076 50
Legal tender notes.....	108,292 00	78,445 00	148,815 00	110,155 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	35,000 00	35,000 00	35,000 00	35,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		4,000 00		2,000 00
Totals.....	\$5,044,281 61	\$5,104,496 64	\$5,256,607 82	\$5,327,330 23
Liabilities.				
Capital stock paid in.....	\$700,000 00	\$700,000 00	\$700,000 00	\$700,000 00
Surplus fund.....	100,000 00	100,000 00	103,000 00	103,000 00
Undivided profits, less expenses and taxes paid..	37,810 15	40,727 87	24,620 90	42,454 52
National bank notes outstanding.....	700,000 00	668,670 00	691,100 00	679,080 00
Due to other National banks.....	383,112 01	427,571 36	443,043 39	494,767 22
Due to State banks and bankers.....	1,110,411 94	1,197,067 14	1,164,826 39	1,162,870 20
Dividends unpaid.....				
Individual deposits subject to check.....	1,298,088 56	1,412,145 36	1,602,237 62	1,551,396 21
Demand certificates of deposit.....	508,503 41	433,451 89	452,244 76	506,508 74
Time certificates of deposit.....				
Certified checks.....	5,245 15	32,180 63	4,526 83	7,962 24
Cashier's checks outstanding.....	6,110 39	9,682 39	3,947 93	2,291 10
United States deposits.....	95,000 00	83,000 00	77,000 00	77,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	100,000 00			
Liabilities other than those above stated.....				
Totals.....	\$5,044,281 61	\$5,104,496 64	\$5,256,607 82	\$5,327,330 23

STATE BANKS OF MICHIGAN.

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No. 3487.

UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President*; PATRICK A. DUCY, *Vice President*; FRED E. FARNSWORTH, *Cashier*; L. C. SHERWOOD, *Assistant Cashier*.

DIRECTORS.—F. D. Eatherly, Patrick A. Ducey, H. A. Harmon, Chas. E. Swales, Henry Wunsch, Theo. Gorenflo, Stephen Pratt, T. A. Wadsworth, Albert A. Albrecht.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$394,755 62	\$736,536 44	\$795,582 63	\$772,387 01
Overdrafts, secured and unsecured.....	539 37	214 16	243 42	875 24
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	15,000 00			
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	33,400 00	33,400 00	33,400 00	33,400 00
Due from National banks (not reserve agents).....	6,149 58	41,589 37	25,091 30	22,967 00
Due from State banks and bankers.....	7,666 02	6,666 18	16,474 78	8,592 22
Due from approved reserve agents.....	44,375 46	70,314 83	87,713 35	89,496 76
Checks and other cash items.....	89 64	787 49	1,114 56	765 48
Exchanges for clearing house.....	5,945 03	11,342 86	13,530 95	10,334 92
Notes of other National banks.....	11,065 00	7,409 00	13,617 00	4,769 00
Fractional paper currency, nickels and cents.....	750 12	612 91	698 87	16 96
Specie.....	28,276 00	57,965 00	50,564 75	36,968 25
Legal tender notes.....	27,612 06	23,385 00	15,063 00	13,288 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	7,000 00	4,514 00	7,500 00	7,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			1,005 00	
Totals.....	\$1,038,632 84	\$1,150,679 24	\$1,217,619 61	\$1,156,534 84
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	8,000 00	8,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	23,139 94	29,931 69	21,734 24	26,838 85
National bank notes outstanding.....	150,000 00	150,000 00	150,000 00	150,000 00
Due to other National banks.....	29,776 32	34,923 11	37,852 19	17,324 53
Due to State banks and bankers.....	116,472 82	120,607 27	137,968 53	166,162 45
Dividends unpaid.....				
Individual deposits subject to check.....	286,077 50	331,403 97	437,737 68	347,690 15
Demand certificates of deposit.....	143,365 33	171,204 78	160,558 62	158,518 86
Time certificates of deposit.....				
Certified checks.....	1,684 68	4,524 92	1,286 35	5,100 00
Cashier's checks outstanding.....	116 25	83 50	500 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	80,000 00	100,000 00	60,000 00	75,000 00
Liabilities other than those above stated.....				
Totals.....	\$1,038,632 84	\$1,150,679 24	\$1,217,619 61	\$1,156,534 84

STATE BANKING DEPARTMENT.

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; O. H. OBERT, *Vice President*; J. D. LELAND, *Cashier*.

DIRECTORS.—Luther Loucks, N. P. Leland, O. B. Hibbard, B. Geer, P. D. Brown, O. H. Obert, Alfred Derham, C. S. Reed, F. C. Gale.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....			\$97,772 98	\$129,972 66
Overdrafts, secured and unsecured.....			745 59	147 16
U. S. bonds to secure circulation.....			25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			975 00	850 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....			7,000 00	7,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....			1,665 00	
Due from State banks and bankers.....			258 83	2,939 86
Due from approved reserve agents.....			1,226 07	11,881 58
Checks and other cash items.....			165 78	142 51
Exchanges for clearing house.....				
Notes of other National banks.....			1,680 00	3,540 00
Fractional paper currency, nickels and cents.....			90 76	21 54
Specie.....			5,360 00	6,970 00
Legal tender notes.....				7,158 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....				
Due from U. S. treasurer, other than 5 per cent of redemption fund.....				1,250 00
Totals.....			\$141,940 01	\$196,873 31
Liabilities.				
Capital stock paid in.....			\$25,000 00	\$25,000 00
Surplus fund.....			300 00	300 00
Undivided profits, less expenses and taxes paid..			472 13	909 24
National bank notes outstanding.....				25,000 00
Due to other National banks.....				1,233 77
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....			49,675 92	65,207 48
Demand certificates of deposit.....			66,491 96	79,222 82
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....			\$141,940 01	\$196,873 31

STATE BANKS OF MICHIGAN.

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No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—F. H. DeGolia, A. Osborn, Marshall Wood, E. E. Horner, J. T. Hall,
Dan G. Vaughn, J. H. Gallory.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$134,792 46	\$136,360 86	\$140,101 56	\$133,150 86
Overdrafts, secured and unsecured.....	2,142 87	968 83	1,202 67	818 42
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....		1,000 00	1,000 00	1,000 00
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....	2,400 00	2,400 00	2,400 00	2,400 00
Due from National banks (not reserve agents).....				208 10
Due from State banks and bankers.....			117 78	
Due from approved reserve agents.....	5,428 13	3,525 97	2,341 26	13,905 29
Checks and other cash items.....	85 40	87 68	593 15	398 23
Exchanges for clearing house.....				
Notes of other National banks.....	5 00	45 00	50 00	140 00
Fractional paper currency, nickels and cents.....	19 51	15 37	20 81	18 03
Specie.....	4,121 95	3,239 55	2,738 95	2,170 60
Legal tender notes.....	2,531 00	2,275 00	3,050 00	2,117 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$173,788 52	\$172,178 71	\$175,941 16	\$178,651 53
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits, less expenses and taxes paid..	1,005 43	1,365 39	1,487 28	2,427 24
National bank notes outstanding.....	11,250 00	9,440 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	1,164 49	946 97	225 11	2,644 12
Dividends unpaid.....				
Individual deposits subject to check.....	24,281 15	17,559 01	14,892 25	18,979 10
Demand certificates of deposit.....	72,289 45	74,712 14	75,083 40	78,311 35
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	12,398 00	16,755 20	20,373 12	11,989 72
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$173,788 52	\$172,178 71	\$175,941 16	\$178,651 53

STATE BANKING DEPARTMENT.

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; W. W. OLIVER, *Vice President*; C. C. ROYCE, *Cashier*.

DIRECTORS.—Samuel Mitchell, F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$578,429 79	\$645,810 87	\$652,580 30	\$680,908 70
Overdrafts, secured and unsecured.....	12 01	814 60	19 48	87 15
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	5,000 00	5,000 00	5,000 00	5,000 00
Premiums on U. S. bonds.....	750 00	750 00	750 00	750 00
Stocks, securities, etc.....	33,120 00	32,900 00	48,580 00	81,900 00
Banking house, furniture and fixtures.....	11,000 00	10,000 00	10,000 00	8,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	1,888 49	6,074 16	4,059 84	800 24
Due from State banks and bankers.....	141 34	9,348 80	3,298 89	9,885 56
Due from approved reserve agents.....	68,996 06	103,594 46	134,262 94	113,386 17
Checks and other cash items.....	2,229 65	1,697 87	532 23	1,609 20
Exchanges for clearing house.....				
Notes of other National banks.....	27,923 00	10,853 00	17,935 00	19,884 00
Fractional paper currency, nickels and cents....	86 45	70 98	49 26	49 46
Specie.....	44,478 50	52,373 50	67,604 50	57,882 00
Legal tender notes.....	20,000 00	10,000 00	15,000 00	10,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	675 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$809,730 81	\$905,088 24	\$975,399 44	\$985,946 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid..	7,839 85	2,883 14	6,142 24	8,681 13
National bank notes outstanding.....	13,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....				
Due to State banks and bankers.....	2,224 04	2,646 98	2,790 93	400 82
Dividends unpaid.....				
Individual deposits subject to check.....	203,175 40	265,614 13	309,174 42	288,513 90
Demand certificates of deposit.....	513,390 92	538,893 99	572,291 85	603,350 65
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$809,730 81	\$905,088 24	\$975,399 44	\$985,946 50

STATE BANKS OF MICHIGAN.

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No. 3361.

FIRST NATIONAL BANK, FLINT.

JOHN J. CARTON, *President*; S. C. RANDALL, *Vice President*; CHARLES S. BROWN, *Cashier*.

DIRECTORS.—S. C. Randall, F. Dullam, William L. Smith, Charles S. Brown, B. F. Cotharin, D. S. Fox, John J. Carton, Wm. McGregor, W. R. Hubbard.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$273,859 12	\$281,568 63	\$292,177 37	\$277,806 72
Overdrafts, secured and unsecured.....	610 55	1,844 32	752 04	251 20
U. S. bonds to secure circulation.....	140,000 00	140,000 00	140,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	95,035 11	105,683 30	126,145 92	135,189 79
Banking house, furniture and fixtures.....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned.....	26,674 03	22,674 03	21,520 05	19,532 05
Due from National banks (not reserve agents)....			6 84	1,001 04
Due from State banks and bankers.....	5,227 84	1,715 79	200 10	7,334 95
Due from approved reserve agents.....	34,466 20	10,154 10	35,016 90	40,050 89
Checks and other cash items.....	383 49			
Exchanges for clearing house.....		752 87	632 85	2,044 30
Notes of other National banks.....	435 00	797 00	888 00	180 00
Fractional paper currency, nickels and cents....	645 68	145 39	235 01	99 82
Specie.....	11,168 00	11,385 00	12,970 00	15,136 00
Legal tender notes.....	12,500 00	9,000 00	13,500 00	14,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	6,300 00	6,300 00	7,000 00	7,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$628,305 02	\$612,992 43	\$672,045 06	\$691,126 76
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	13,500 00	13,500 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid..	11,929 11	14,973 04	11,678 54	14,175 88
National bank notes outstanding.....	123,270 00	120,040 00	140,000 00	150,000 00
Due to other National banks.....	2,010 77	4,677 70	2,524 13	730 27
Due to State banks and bankers.....	10,461 98	9,896 78	6,698 56	10,869 59
Sundry deposits.....	3,588 19	4,914 51	4,297 81	3,898 31
Individual deposits subject to check.....	87,987 64	71,102 14	161,681 61	215,942 86
Demand certificates of deposit.....	6,361 07	5,552 51	3,064 13	7,688 81
Time certificates of deposit.....	219,196 26	218,335 75	177,100 30	123,351 54
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$628,305 02	\$612,992 43	\$672,045 06	\$691,126 76

STATE BANKING DEPARTMENT.

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON R. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.DIRECTORS.—Dwight Cutler, William Savidge, Dwight Cutler, Jr., George A. Farr,
N. R. Howlett, George Stickney, John A. Pfaff, N. Robbins, Jr., Geo. P. Savidge.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$328,847 88	\$326,996 19	\$317,039 73	\$312,397 78
Overdrafts, secured and unsecured.....	5,697 04	37 97	721 58	1,925 44
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	4,700 00	4,700 00	4,760 00	5,260 00
Premiums on U. S. bonds.....	1,147 50	1,147 50	1,153 05	1,198 05
Stocks, securities, etc.....	3,208 25	3,208 25	3,208 25	1,874 92
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	4,000 00	4,259 88	4,348 36	4,462 97
Due from National banks (not reserve agents).....	9,380 07	6,356 87	13,741 44	3,665 40
Due from State banks and bankers.....	560 56		578 21	787 41
Due from approved reserve agents.....	51,675 62	64,507 49	109,444 18	68,792 97
Checks and other cash items.....	623 67	550 00	1,375 63	2,907 07
Exchanges for clearing house.....				
Notes of other National banks.....	3,900 00	5,000 00	9,283 00	10,512 00
Fractional paper currency, nickels and cents.....	469 76	326 49	114 35	137 43
Specie.....	14,617 10	14,142 59	15,456 50	24,320 45
Legal tender notes.....	12,000 00	17,665 00	21,000 00	20,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			1,000 00	
Totals.....	\$495,957 45	\$504,398 23	\$558,724 28	\$513,741 89
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits, less expenses and taxes paid.....	7,903 34	8,514 35	9,948 05	11,523 65
National bank notes outstanding.....	43,800 00	48,900 00	50,000 00	47,400 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	92,189 76	114,767 42	107,487 71	93,479 27
Demand certificates of deposit.....	236,064 35	216,216 46	275,288 52	245,338 97
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$495,957 45	\$504,398 23	\$558,724 28	\$513,741 89

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*; JOHN A. SEYMOUR, *Cashier*; L. Z. CAUKIN, *Assistant Cashier and Auditor*.

DIRECTORS.—W. H. Anderson, William Sears, Wm. H. Gay, S. M. Lemon, G. K. Johnson, A. D. Rathbone, C. Bertsch, John W. Blodgett, Chas. M. Heald, A. G. Hodenpyl, George P. Wanty.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,553,426 27	\$1,456,681 76	\$1,436,564 49	\$1,452,627 01
Overdrafts, secured and unsecured.....	3,203 78	3,520 42	287 74	852 19
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	65,000 00
U. S. bonds to secure U. S. deposits.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds on hand.....	500 00	680 00	1,680 00	1,680 00
Premiums on U. S. bonds.....	9,741 22			675 00
Stocks, securities, etc.....	74,965 00	86,418 89	118,018 89	108,208 89
Banking house, furniture and fixtures.....	3,500 00	3,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....	13,292 76	20,080 86	12,080 86	12,080 86
Due from National banks (not reserve agents)....	50,460 26	81,063 30	114,511 12	38,712 99
Due from State banks and bankers.....	38,278 47	26,272 99	25,339 76	64,281 75
Due from approved reserve agents.....	216,230 91	363,736 96	289,538 83	210,454 60
Checks and other cash items.....	3,538 36	952 53	3,694 45	1,051 67
Exchanges for clearing house.....	17,707 76	7,232 27	40,693 74	33,586 01
Notes of other National banks.....	22,970 00	12,400 00	36,850 00	22,131 00
Fractional paper currency, nickels and cents....	896 17	1,048 15	219 66	1,039 97
Specie.....	93,120 40	97,845 90	104,033 15	87,054 15
Legal tender notes.....	30,000 00	30,000 00	40,000 00	40,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$2,384,353 36	\$2,443,894 03	\$2,477,332 69	\$2,344,446 09
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less expenses and taxes paid..	25,287 05	30,114 08	35,572 15	34,016 36
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	24,866 44	33,295 55	17,635 27	34,563 39
Due to State banks and bankers.....	387,224 10	310,556 85	434,423 54	438,559 84
Dividends unpaid.....	318 00	114 00	154 00	184 00
Individual deposits subject to check.....	744,525 42	817,059 86	774,709 69	641,028 49
Demand certificates of deposit.....	601,908 61	670,108 13	641,420 31	622,666 28
Time certificates of deposit.....				
Certified checks.....	223 74	345 56	112 73	127 73
Cashier's checks outstanding.....				
United States deposits.....	155,619 41	138,497 98	120,661 43	123,276 26
Deposits of U. S. disbursing officers.....	34,380 59	33,802 02	42,638 67	40,023 74
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,384,353 36	\$2,443,894 03	\$2,477,332 69	\$2,344,446 09

STATE BANKING DEPARTMENT.

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; CHARLES H. CHICK, *Vice President*; W. A. SHINKMAN, *Cashier*;
S. W. SHERMAN, *Assistant Cashier*.

DIRECTORS.—J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Welden, A. V. Mann, R. D. Graham,
David E. Uhl, Thomas F. Carroll, Cornelius Clark, Cornelius L. Harvey, E. F. Uhl.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$499,581 68	\$511,494 45	\$505,707 59	\$469,338 43
Overdrafts, secured and unsecured.....	4,474 39	4,623 49	3,738 24	376 99
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	2,050 00	1,250 00	1,250 00	1,250 00
Banking house, furniture and fixtures.....	3,548 00	3,548 00	3,348 00	3,748 00
Other real estate and mortgages owned.....	32,430 55	32,430 55	30,930 55	30,930 55
Due from National banks (not reserve agents)...	697 38	692 50	235 01	30,100 21
Due from State banks and bankers.....			69 82	
Due from approved reserve agents.....	34,508 17	2,145 86	31,448 84	49,441 89
Checks and other cash items.....	287 00	651 38	922 01	2,416 15
Exchanges for clearing house.....	3,512 59	8,804 71	12,629 87	11,578 58
Notes of other National banks.....	24,219 00	21,628 00	17,969 00	26,070 00
Fractional paper currency, nickels and cents.....	153 85	100 63	344 11	121 29
Specie.....	46,274 50	42,725 15	42,090 00	49,658 85
Legal tender notes.....	1,200 00	450 00	200 00	12,900 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	311 08			
Totals.....	\$679,368 19	\$657,669 72	\$678,133 04	\$715,175 94
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	14,000 00	14,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid..	4,995 29	7,583 04	991 83	4,501 82
National bank notes outstanding.....	21,900 00	20,600 00	26,000 00	24,400 00
Due to other National banks.....		1,305 72		
Due to State banks and bankers.....				
Dividends unpaid.....	6 31	6 31	23 81	14 81
Individual deposits subject to check.....	338,022 44	304,889 90	326,757 79	338,900 32
Demand certificates of deposit.....	290,444 15	209,284 75	210,359 61	237,358 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$679,368 19	\$657,669 72	\$678,133 04	\$715,175 94

STATE BANKS OF MICHIGAN.

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No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

EDWIN F. UHL, *President*; JOSEPH HOUSEMAN, *Vice President*; F. M. DAVIS, *Cashier*;
J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer,
M. J. Clark, E. F. Uhl, J. Houseman, Julius Berkey, J. Boyd Pantlind, D. E. Waters,
William Widdicomb, Amos S. Musselman.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,407,521 15	\$1,406,499 96	\$1,505,410 98	\$1,602,520 01
Overdrafts, secured and unsecured.....	2,072 96	5,484 19	2,791 86	6,863 69
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	23,962 64	23,962 64	23,962 64	19,134 08
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate and mortgages owned.....	23,873 75	23,873 75	23,873 75	23,873 75
Due from National banks (not reserve agents).....	5,454 39	3,351 89	5,758 38	3,997 22
Due from State banks and bankers.....	17,513 71	35,513 72	96,726 44	68,565 57
Due from approved reserve agents.....	96,194 92	61,289 06	214,777 40	153,871 58
Checks and other cash items.....	749 46	704 35	812 76	1,164 79
Exchanges for clearing house.....	5,130 82	13,901 17	9,096 87	12,522 46
Notes of other National banks.....	7,240 00	10,115 00	13,250 00	13,490 00
Fractional paper currency, nickels and cents.....	143 73	294 50	194 21	179 17
Specie.....	58,951 70	65,785 30	57,850 00	68,050 00
Legal tender notes.....	8,905 00	7,390 00	9,525 00	14,800 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	6,775 00	7,435 00		6,210 50
Totals.....	\$1,730,989 22	\$1,812,080 53	\$2,309,532 24	\$2,053,262 73
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	8,732 74	23,380 97	11,425 41	25,234 23
National bank notes outstanding.....	45,650 00	48,450 00	48,250 00	49,000 00
Due to other National banks.....	32,317 70	16,995 56	21,375 88	59,063 59
Due to State banks and bankers.....	81,169 04	97,949 37	82,786 43	110,198 48
Dividends unpaid.....	1,334 00	1,334 00	532 50	462 50
Individual deposits subject to check.....	448,126 33	564,406 46	965,169 31	797,278 71
Demand certificates of deposit.....	438,659 41	439,975 67	449,897 71	411,911 73
Time certificates of deposit.....				
Certified checks.....		683 50	125 00	96 50
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	30,000 00			
Bills payable.....	25,000 00			
Liabilities other than those above stated.....				
Totals.....	\$1,730,989 22	\$1,812,080 53	\$2,309,532 24	\$2,053,262 73

STATE BANKING DEPARTMENT.

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

R. C. LUCE, *President*; LESTER J. RINDGE, *Vice President*; JAMES R. WYLIE, *Cashier*;
E. H. HUNT, *Assistant Cashier*; J. FREDERIC BAARS, *Auditor*.

DIRECTORS.—R. C. Luce, T. Stewart White, N. L. Avery, P. C. Fuller, T. J. O'Brien,
D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letellier, H. Idema, C. Morton,
Walter C. Winchester, James R. Wylie.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,572,242 72	\$1,536,042 29	\$1,594,123 69	\$1,555,215 00
Overdrafts, secured and unsecured.....	3,727 89	1,844 40	2,134 06	3,543 46
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	26,330 93	46,330 93	46,330 93	26,330 93
Banking house, furniture and fixtures.....	46,000 00	46,000 00	46,000 00	46,000 00
Other real estate and mortgages owned.....	4,720 52	4,681 72	3,806 72	3,806 72
Due from National banks (not reserve agents)....	2,602 69	3,367 43	3,894 60	5,900 59
Due from State banks and bankers.....	6,858 64	21,755 55	28,912 22	25,245 31
Due from approved reserve agents.....	145,802 48	209,707 95	242,251 77	339,544 20
Checks and other cash items.....	1,226 96	2,748 98	1,461 29	888 28
Exchanges for clearing house.....	6,795 62	4,766 27	12,765 38	11,131 64
Notes of other National banks.....	24,677 00	35,224 00	28,791 00	49,757 00
Fractional paper currency, nickels and cents.....	650 00	150 00	800 00	500 00
Specie.....	65,485 18	69,794 15	73,335 08	75,284 92
Legal tender notes.....	15,000 00	15,000 00	15,000 00	15,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,250 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,000 00	3,000 00	1,000 00	.....
Totals.....	\$1,975,370 43	\$2,052,663 67	\$2,153,106 74	\$2,210,648 05
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	29,333 13	37,346 08	19,870 19	32,670 72
National bank notes outstanding.....	44,500 00	41,500 00	48,800 00	49,500 00
Due to other National banks.....	1,010 97	165 57	2,854 62	51,742 34
Due to State banks and bankers.....	102,424 32	138,313 51	231,301 92	123,825 23
Dividends unpaid.....	90 00		161 01	34,288 13
Individual deposits subject to check.....	391,908 48	360,062 68	346,977 05	391,563 53
Demand certificates of deposit.....	806,002 03	875,099 11	900,937 15	926,988 11
Time certificates of deposit.....				
Certified checks.....	101 50	176 72	2,204 80	120 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,975,370 43	\$2,052,663 67	\$2,153,106 74	\$2,210,648 05

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, *Vice President*; HARVEY J. HOLLISTER, *Cashier*; CLAY H. HOLLISTER, *Assistant Cashier*; HOYT G. POST, *Auditor*.

DIRECTORS.—James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, F. Loettgert, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$2,709,010 50	\$2,584,205 39	\$2,618,649 22	\$2,579,151 44
Overdrafts, secured and unsecured.....	8,417 26	8,465 86	10,437 23	8,588 48
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	7,000 00	7,000 00	7,000 00	7,000 00
Stocks, securities, etc.....	210,338 09	214,332 84	211,332 84	202,332 84
Banking house, furniture and fixtures.....	99,830 21	106,725 86	126,740 53	146,810 77
Other real estate and mortgages owned.....	44,601 15	43,170 15	43,042 93	39,671 65
Due from National banks (not reserve agents).....	172,301 78	151,572 47	158,397 89	140,034 78
Due from State banks and bankers.....	122,200 34	115,960 32	139,061 29	174,117 47
Due from approved reserve agents.....	125,790 59	373,483 65	365,743 26	365,549 29
Checks and other cash items.....	3,172 56	14,607 76	7,204 60	7,460 49
Exchanges for clearing house.....	17,184 39	18,364 01	19,941 16	21,116 78
Notes of other National banks.....	20,000 00	30,000 00	28,000 00	30,000 00
Fractional paper currency, nickels and cents.....	114 03	134 60	675 61	1,711 40
Specie.....	167,716 00	160,881 00	169,111 00	160,666 00
Legal tender notes.....	23,000 00	33,000 00	30,000 00	31,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	2,000 00			8,000 00
Totals.....	\$3,934,921 90	\$4,071,903 91	\$4,145,337 56	\$4,103,211 39
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	160,000 00	160,000 00	160,000 00	160,000 00
Undivided profits, less expenses and taxes paid.....	107,298 65	104,471 26	104,968 32	133,652 94
National bank notes outstanding.....	44,380 00	163,400 00	200,000 00	200,000 00
Due to other National banks.....	223,403 71	151,460 92	55,058 00	81,159 63
Due to State banks and bankers.....	304,350 72	275,922 14	421,171 39	445,914 10
Dividends unpaid.....	801 00	225 00	975 00	222 00
Individual deposits subject to check.....	670,671 20	858,714 26	897,714 30	771,643 93
Demand certificates of deposit.....	1,447,505 87	1,473,782 05	1,504,552 80	1,508,719 55
Time certificates of deposit.....				
Certified checks.....	2,022 75	1,010 34	897 75	899 25
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	174,900 00	82,917 94		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,934,921 90	\$4,071,903 91	\$4,145,337 56	\$4,103,211 39

STATE BANKING DEPARTMENT.

No. 2143.

FIRST NATIONAL BANK, OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President*; ARCHIBALD J. SCOTT, *Vice President*; WILLIAM CONDON, *Cashier*; MICHAEL M. SHEA, *Assistant Cashier*.

DIRECTORS.—Samuel B. Harris, Geo. S. North, Michael Finn, Archibald J. Scott, Thomas B. Dunstan, William H. Roberts, Adolph Ruhl.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$603,478 49	\$636,780 81	\$627,284 86	\$615,913 3
Overdrafts, secured and unsecured.....	839 49	5,807 10	6,814 01	3,740 18
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	5,000 00			
Premiums on U. S. bonds.....	5,166 60	5,166 60	5,466 60	4,404 42
Stocks, securities, etc.....	25,197 66	25,197 66	25,197 66	25,197 66
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	2,424 80	21,628 84	20,970 58	19,490 78
Due from State banks and bankers.....	19,319 76	18,995 33	22,408 82	21,441 66
Due from approved reserve agents.....	164,211 13	93,750 94	134,108 20	196,861 43
Checks and other cash items.....	2,086 12	1,199 85	2,207 76	2,273 06
Exchanges for clearing house.....				
Notes of other National banks.....	7,060 00	10,015 00	9,075 00	23,000 00
Fractional paper currency, nickels and cents.....	472 14	306 88	366 44	412 87
Specie.....	53,790 80	77,006 10	62,365 50	73,122 90
Legal tender notes.....	40,005 00	45,465 00	18,750 00	43,013 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	250 00	2,500 00		
Totals.....	\$981,651 99	\$993,822 11	\$987,515 43	\$1,081,871 38
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less expenses and taxes paid..	21,340 84	13,593 80	16,873 76	15,405 83
National bank notes outstanding.....	43,400 00	46,300 00	46,700 00	47,500 00
Due to other National banks.....	7,636 27	129 44	1,081 11	317 65
Due to State banks and bankers.....	1,616 22	3,541 30		
Dividends unpaid.....	167 00	236 00	204 00	474 00
Individual deposits subject to check.....	624,343 53	643,439 34	636,330 54	720,644 66
Demand certificates of deposit.....	42,472 80	44,279 23	46,526 02	57,029 19
Time certificates of deposit.....				
Certified checks.....	675 33	300 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$981,651 99	\$993,822 11	\$987,515 43	\$1,081,871 38

STATE BANKS OF MICHIGAN.

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No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith,
R. K. Grant, W. H. Chase.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$227,091 30	\$211,897 61	\$214,897 75	\$221,013 52
Overdrafts, secured and unsecured.....	5,852 31	6,135 55	4,155 22	1,765 59
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	849 24	849 24		
Stocks, securities, etc.....	3,675 47	2,700 00	2,700 00	2,700 00
Banking house, furniture and fixtures.....	14,500 00	14,500 00	14,000 00	14,000 00
Other real estate and mortgages owned.....	550 00	550 00	550 00	550 00
Due from National banks (not reserve agents).....	25 00			114 67
Due from State banks and bankers.....				
Due from approved reserve agents.....	20,833 70	13,561 68	30,862 48	20,919 04
Checks and other cash items.....	1,601 61	1,362 00	969 71	473 82
Exchanges for clearing house.....				
Notes of other National banks.....	1,004 00	215 00	500 00	283 00
Fractional paper currency, nickels and cents.....	60 30	19 19	12 31	34 36
Specie.....	6,219 70	3,111 15	5,043 05	2,869 25
Legal tender notes.....	7,137 00	9,000 00	4,497 00	6,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	2,275 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$340,524 63	\$321,176 38	\$330,489 52	\$322,428 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,080 00
Undivided profits, less expenses and taxes paid.....	6,319 11	7,010 45	6,561 59	6,627 07
National bank notes outstanding.....	22,500 00	22,500 00	50,000 00	50,000 00
Due to other National banks.....	4,185 90	3,459 24		
Due to State banks and bankers.....				
Dividends unpaid.....	64 00		24 00	34 00
Individual deposits subject to check.....	66,566 48	47,024 22	57,320 81	47,881 33
Demand certificates of deposit.....	140,889 14	141,182 47	116,563 12	117,865 85
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$340,524 63	\$321,176 38	\$330,489 52	\$322,428 25

STATE BANKING DEPARTMENT.

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
WM. PRIDEAUT, *Assistant Cashier*.

DIRECTORS.—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart,
H. P. Mead.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$394,961 37	\$413,551 22	\$447,610 70	\$399,333 37
Overdrafts, secured and unsecured.....	13,750 00	11,710 50	6,864 20	7,815 97
U. S. bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			458 03	458 03
Stocks, securities, etc.....	93,330 00	92,350 00	97,405 38	131,836 83
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....	3,530 00	3,230 00	3,230 00	2,490 00
Due from National banks (not reserve agents)...	5,346 08	20,794 39	930 38	7,132 29
Due from State banks and bankers.....	5,284 27	283 31	1,572 80	371 19
Due from approved reserve agents.....	52,638 93	70,819 84	53,142 82	71,101 23
Checks and other cash items.....	3,200 55	2,985 95	2,160 15	3,622 47
Exchanges for clearing house.....				
Notes of other National banks.....	6,455 00	5,915 00	4,200 00	4,000 00
Fractional paper currency, nickels and cents....	36 40	52 92	45 95	39 09
Specie.....	44,615 45	42,390 75	41,958 75	41,535 50
Legal tender notes.....	6,965 00	8,110 00	8,510 00	5,320 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	618 75	618 75	618 75	687 50
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$649,982 40	\$692,062 63	\$687,957 86	\$694,483 47
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less expenses and taxes paid..	20,382 20	24,865 40	21,441 77	23,793 82
National bank notes outstanding.....	11,195 00	10,195 00	10,195 00	12,450 00
Due to other National banks.....			518 15	
Due to State banks and bankers.....	1,212 68	1,605 63		2,649 29
Dividends unpaid.....				
Individual deposits subject to check.....	112,565 77	120,237 08	106,524 93	102,897 05
Demand certificates of deposit.....	419,626 75	450,159 52	462,278 01	467,693 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$649,982 40	\$692,062 63	\$687,957 86	\$694,483 47

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAMES H. SEAGER, *Vice President*; J. H. RICE, *Cashier*;
J. L. REES, *Assistant Cashier*.

DIRECTORS.—R. R. Goodell, James H. Seager, Z. W. Wright, W. E. Parnall, T. L. Chadbourne,
James B. Cooper, F. McM. Stanton.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$1,094,826 99	\$1,135,698 98	\$1,113,550 42	\$997,961 00
Overdrafts, secured and unsecured.....	1,492 51	2,333 33	3,323 18	3,508 22
U. S. bonds to secure circulation.....	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	900 00	900 00	900 00	900 00
Premiums on U. S. bonds.....	4,560 00	4,560 00	4,560 00	4,560 00
Stocks, securities, etc.....	174,223 75	165,558 70	190,618 17	181,677 64
Banking house, furniture and fixtures.....	45,970 54	45,970 54	45,970 54	45,970 54
Other real estate and mortgages owned.....	11,500 00	11,500 00	11,500 00	11,500 00
Due from National banks (not reserve agents).....	8,356 48	9,525 83	15,067 15	8,225 73
Due from State banks and bankers.....	22,622 84	18,906 27	29,158 41	38,838 90
Due from approved reserve agents.....	574,220 41	389,801 80	452,767 58	583,505 78
Checks and other cash items.....	1,939 06	1,864 43	1,675 51	2,007 67
Exchanges for clearing house.....				
Notes of other National banks.....	9,275 00	15,900 00	13,575 00	23,875 00
Fractional paper currency, nickels and cents.....	501 95	937 85	592 85	640 61
Specie.....	111,206 55	108,386 55	120,695 15	107,402 20
Legal tender notes.....	101,352 00	106,786 00	95,569 00	155,270 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	3,600 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$2,246,538 08	\$2,102,110 38	\$2,183,512 96	\$2,244,543 29
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less expenses and taxes paid.....	84,958 50	65,816 16	68,262 15	73,370 14
National bank notes outstanding.....	67,600 00	80,000 00	77,750 00	75,950 00
Due to other National banks.....	2,986 07	6,318 49	4,146 86	8,356 23
Due to State banks and bankers.....	1,070 13	8,547 14	11,122 22	1,201 25
Dividends unpaid.....	25 00		5 00	
Individual deposits subject to check.....	1,838,784 53	1,689,466 49	1,770,516 75	1,834,599 30
Demand certificates of deposit.....	25,013 85	24,562 10	26,209 96	26,066 37
Time certificates of deposit.....				
Certified checks.....	900 00	2,400 00	500 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,246,538 08	\$2,102,110 38	\$2,183,512 96	\$2,244,543 29

STATE BANKING DEPARTMENT.

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

W. S. LAING, *President*; E. F. BROWN, *Vice President*; CHARLES EWING, *Cashier*.

DIRECTORS.—W. S. Laing, J. D. Cameron, Samuel Perkins, W. H. Scandling, E. F. Brown, Alfred Cruse, J. H. Cundy, Sr., F. A. Janson, Wm. Bigelow, I. K. Hamilton, F. P. Judson, Amos Shepherd.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$307,199 45	\$324,925 55	\$346,815 34	\$363,688 01
Overdrafts, secured and unsecured.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure circulation.....				
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	1,375 00			
Premiums on U. S. bonds.....	3,100 00	1,497 50	4,255 00	9,060 00
Stocks, securities, etc.....	10,000 00	10,000 00	10,063 91	10,037 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	18,222 95	18,222 95	16,553 96	16,553 96
Due from National banks (not reserve agents)....	1,049 58	1 25	225 75	43 30
Due from State banks and bankers.....	223 63	828 50	308 86	265 65
Due from approved reserve agents.....	56,321 93	58,510 44	43,390 43	21,224 94
Checks and other cash items.....	2,587 34	3,675 80	563 08	447 53
Exchanges for clearing house.....				
Notes of other National banks.....	1,710 00	1,800 00	1,500 00	1,460 00
Fractional paper currency, nickels and cents.....	71 42	122 64	82 52	89 10
Specie.....	14,559 50	16,589 60	15,619 30	23,845 00
Legal tender notes.....	15,000 00	15,500 00	11,000 00	16,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	675 00	675 00	750 00	150 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				750 00
Totals.....	\$447,095 80	\$467,419 23	\$466,126 10	\$467,614 48
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	7,948 38	8,015 58	7,261 75	7,500 85
National bank notes outstanding.....	13,000 00	12,000 00	15,000 00	15,000 00
Due to other National banks.....	4,007 40	1,455 90	894 67	2,516 10
Due to State banks and bankers.....	102 87	1,523 60	198 52	45 00
Dividends unpaid.....				
Individual deposits subject to check.....	325,224 09	337,687 04	358,570 58	347,090 88
Demand certificates of deposit.....	23,790 06	24,892 11	22,699 11	29,642 86
Time certificates of deposit.....				
Certified checks.....	12,000 00		5 50	2,500 00
Cashier's checks outstanding.....				
Reserved for taxes.....	125 00	375 00	726 02	1,319 29
Reserved for interest.....	900 00	1,500 00	800 00	2,000 00
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$447,095 80	\$467,419 23	\$466,126 10	\$467,614 48

NATIONAL BANKS OF MICHIGAN.

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No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; H. F. JAHN, *Vice President*; E. T. LARSON, *Cashier*.

DIRECTORS.—E. D. Nelson, Fred Fehr, H. F. Jahn, J. A. Tederstrom, George Beck.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$162,265 07	\$162,659 56	\$148,481 82	\$153,809 91
Overdrafts, secured and unsecured.....	680 29	326 57	524 16	1,413 74
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	73,984 00	73,984 00	72,484 00	72,484 00
Banking house, furniture and fixtures.....	4,000 00	4,000 00	3,500 00	3,500 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)....	389 43	1,419 01	191 86	786 99
Due from State banks and bankers.....	158 77	3,556 76	1,271 90	2,879 86
Due from approved reserve agents.....	53,181 39	60,147 60	73,344 50	61,000 67
Checks and other cash items.....	2,240 23	4,044 53	2,984 93	1,440 33
Exchanges for clearing house.....				
Notes of other National banks.....	1,210 00	1,825 00	1,825 00	2,475 00
Fractional paper currency, nickels and cents.....	90 00	91 20	89 00	17 75
Specie.....	7,535 00	16,175 00	18,555 00	30,310 00
Legal tender notes.....	15,000 00	8,600 00	10,000 00	35,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$333,806 68	\$349,591 73	\$346,377 17	\$377,833 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00	5,500 00
Undivided profits, less expenses and taxes paid....	4,334 35	6,277 30	3,281 62	5,468 34
National bank notes outstanding.....	11,250 00	11,250 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	117,570 26	125,478 54	113,799 99	138,953 00
Demand certificates of deposit.....	145,152 07	151,085 89	161,295 56	165,411 91
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$333,806 68	\$349,591 73	\$346,377 17	\$377,833 25

STATE BANKING DEPARTMENT.

No. 3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; A. B. MINER, *Cashier*; C. H. MOSS, *Assistant Cashier*.

DIRECTORS.—A. B. Miner, C. H. Hall, John McEncroe, Donald McVichle, M. M. Duncan, James Clancey, C. H. Moss.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$475,454 61	\$470,968 50	\$540,974 78	\$516,181 89
Overdrafts, secured and unsecured.....	2,003 56	2,173 00	3,129 42	1,689 00
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc.....	13,438 49	18,388 49	18,808 49	18,852 09
Banking house, furniture and fixtures.....	27,000 00	27,000 00	26,000 00	26,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)....	6,935 46	5,714 42	13,888 13	4,874 39
Due from State banks and bankers.....	3,319 67	19,162 91	3,767 13	2,385 27
Due from approved reserve agents.....	77,547 11	190,162 96	139,834 83	131,767 62
Checks and other cash items.....	3,063 38	1,149 98	2,062 13	3,040 63
Exchanges for clearing house.....				
Notes of other National banks.....	4,900 00	3,000 00	4,500 00	12,000 00
Fractional paper currency, nickels and cents.....	78 14	169 84	130 17	304 57
Specie.....	68,208 00	46,225 00	57,556 00	79,715 60
Legal tender notes.....	4,000 00	8,077 00	11,000 00	14,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	562 50	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$753,030 92	\$859,264 60	\$888,703 58	\$877,934 86
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	5,151 79	8,305 89	4,280 73	10,685 57
National bank notes outstanding.....	10,570 00	10,070 00	11,970 00	11,900 00
Due to other National banks.....		21,280 80		
Due to State banks and bankers.....	5,389 71	4,982 86	10,373 01	15,769 52
Dividends unpaid.....				
Individual deposits subject to check.....	573,261 28	654,867 98	696,282 77	675,760 79
Demand certificates of deposit.....	8,656 14	9,757 07	13,797 07	11,631 86
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	49,864 32	49,560 12	49,138 73	49,388 33
Deposits of U. S. disbursing officers.....	135 68	439 88	861 27	2,488 79
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$753,030 92	\$859,264 60	\$888,703 58	\$877,934 86

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

W. R. REYNOLDS, *President*; B. M. DeLAMATER, *Vice President*; F. H. HELMER, *Cashier*;
G. V. DEERING, *Assistant Cashier*; JOHN O'BRIEN, *Manager*.

DIRECTORS.—F. H. Helmer, W. R. Reynolds, B. M. DeLamater, John O'Brien, E. B. Clarksom,
E. W. Barber.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$382,149 03	\$366,557 74	\$366,472 89	\$379,903 11
Overdrafts, secured and unsecured.....	9,701 20	19,697 26	9,277 15	8,486 68
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			1,156 25	1,156 25
Stocks, securities, etc.....	94,921 36	94,921 36	94,921 36	94,921 36
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate and mortgages owned.....	11,443 06	11,158 59	11,105 85	10,967 04
Due from National banks (not reserve agents).....	11,193 41	14,161 52	665 99	9,307 04
Due from State banks and bankers.....				
Due from approved reserve agents.....	65,226 87	66,393 74	67,803 87	38,734 26
Checks and other cash items.....	619 64	968 36	1,928 79	890 90
Exchange for clearing house.....	1,441 07	4,301 23	2,181 83	7,158 32
Notes of other National banks.....	7,560 00	8,215 00	7,475 00	10,015 00
Fractional paper currency, nickels and cents.....	286 67	158 90	200 13	183 37
Specie.....	42,412 75	42,465 40	32,837 45	38,168 10
Legal tender notes.....	15,456 00	15,232 00	15,127 00	14,602 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			600 00	
Totals.....	\$670,650 76	\$662,481 10	\$639,503 56	\$642,733 43
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits, less expenses and taxes paid..	11,513 01	14,525 88	14,199 51	14,716 17
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	220,379 37	204,702 16	185,654 63	183,757 81
Demand certificates of deposit.....	293,570 18	298,064 86	294,461 22	297,530 64
Time certificates of deposit.....				
Certified checks.....				1,540 61
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$670,650 76	\$662,481 10	\$639,503 56	\$642,733 43

STATE BANKING DEPARTMENT.

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

L. M. GATES, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.DIRECTORS.—J. W. Osborn, J. A. Pitkin, F. N. Rowley, L. M. Gates, William Dunkin,
Homer Manvel, F. M. Clark.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 18.
Loans and discounts.....	\$520,329 72	\$463,664 83	\$457,056 06	\$487,379 86
Overdrafts, secured and unsecured.....	4,661 19	6,203 83		1,453 99
U. S. bonds to secure circulation.....	35,000 00	35,000 00		45,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,241 25	3,241 25		487 50
Stocks, securities, etc.....	96,426 69	72,426 69		78,426 69
Stocks and bonds.....			110,687 94	
Banking house, furniture and fixtures.....	19,060 00	23,750 00		23,775 00
Other real estate and mortgages owned.....	42,695 12	42,507 86	66,397 86	38,297 86
Due from banks and cash.....			318,103 21	
Due from State banks and bankers.....		4,898 17		4,439 47
Due from approved reserve agents.....	52,882 97	174,495 47		109,069 67
Checks and other cash items.....	10,067 50	4,973 76		18,805 57
Exchanges for clearing house.....				
Notes of other National banks.....	1,006 00	1,173 00		1,198 00
Fractional paper currency, nickels and cents....	361 52	201 75		770 65
Specie.....	11,390 00	10,555 00		14,368 50
Legal tender notes.....	24,485 00	22,518 00		35,034 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,575 00	1,575 00	1,750 00	2,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$823,091 96	\$867,174 11	\$948,974 57	\$860,754 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	104,554 86	100,000 00
Undivided profits, less expenses and taxes paid...	2,440 08	1,873 09		438 49
National bank notes outstanding.....	31,500 00	31,500 00	35,000 00	45,000 00
Due to other National banks.....	376 55			
Due to State banks and bankers.....	205 31			
Dividends unpaid.....	544 00	2,476 00		964 00
Individual deposits subject to check.....	170,385 54	226,614 12	709,419 71	207,371 87
Demand certificates of deposit.....	382,630 48	404,710 90		406,989 70
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	35,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$823,091 96	\$867,174 11	\$948,974 57	\$860,754 06

NATIONAL BANKS OF MICHIGAN.

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No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; W. R. BEEBE, *Cashier*.

DIRECTORS.—O. M. Allen, W. S. Dewing, D. Boudeman, E. C. Dayton, C. A. Peck, H. B. Hoyt, Dr. J. M. Snook, G. L. Gilkey, Dr. O. A. LaCrosse.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$644,223 50	\$631,724 66	\$601,302 89	\$640,322 19
Overdrafts, secured and unsecured.....	3,200 93	2,781 74	6,292 88	1,727 81
U. S. bonds to secure circulation.....	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	500 00	5,500 00	5,500 00	5,500 00
Premiums on U. S. bonds.....	8,475 50	8,975 50	8,975 50	5,542 96
Stocks, securities, etc.....	64,029 59	60,990 84	55,440 84	43,095 00
Banking house, furniture and fixtures.....	4,777 50	4,777 50	4,777 50	4,777 50
Other real estate and mortgages owned.....	1,220 74	1,220 74	1,220 74	1,220 74
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	82,494 26	60,204 00	50,231 60	77,471 47
Checks and other cash items.....	4,539 95	6,268 68	10,181 66	4,279 98
Exchanges for clearing house.....				
Notes of other National banks.....	2,941 00	2,981 00	1,029 00	563 00
Fractional paper currency, nickels and cents.....	133 21	247 96	86 80	219 75
Specie.....	22,030 26	21,438 86	20,575 28	23,648 26
Legal tender notes.....	35,200 00	28,900 00	27,500 00	30,500 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,340 00	2,340 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$928,106 44	\$890,351 48	\$847,714 17	\$893,468 66
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less expenses and taxes paid.....	17,755 83	20,101 24	18,372 75	23,136 82
National bank notes outstanding.....	46,300 00	45,450 00	51,500 00	50,800 00
Due to other National banks.....	675 13	1,077 03	1,859 27	833 43
Due to State banks and bankers.....				
Dividends unpaid.....	256 00			
Individual deposits subject to check.....	204,723 09	163,579 90	125,124 19	167,951 02
Demand certificates of deposit.....	470,896 39	472,643 31	463,357 96	463,247 39
Time certificates of deposit.....				
Certified checks.....	25,000 00	25,000 00	25,000 00	25,000 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$928,106 44	\$890,351 48	\$847,714 17	\$893,468 66

STATE BANKING DEPARTMENT.

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; E. P. SUMPTION, *Cashier*.

DIRECTORS.—Melville J. Bigelow, Bernhard L. Desenberg, John Den Bleyker, Elbert S. Roos,
 Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, Horace Prentice,
 H. H. Everhard, M. D. Woodford, H. B. Osborne.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$644,065 33	\$641,465 03	\$658,598 86	\$686,863 21
Overdrafts, secured and unsecured.....	1,757 78	2,539 69	3,264 13	3,068 10
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	300 00	300 00	300 00	300 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	10,314 00	12,314 00	12,314 00	12,314 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	19,827 59	19,827 59	19,807 59	18,595 61
Due from National banks (not reserve agents)....	5,946 39	12,474 43	9,277 61	5,844 87
Due from State banks and bankers.....	8,013 15	9,450 54	10,331 63	3,370 85
Due from approved reserve agents.....	72,438 43	82,184 09	84,321 02	102,820 71
Checks and other cash items.....	3,117 39	6,120 77	3,692 82	4,688 57
Exchanges for clearing house.....				
Notes of other National banks.....	2,534 00	693 00	1,458 00	2,027 00
Fractional paper currency, nickels and cents.....	103 19	82 46	313 99	83 43
Specie.....	27,821 10	30,533 50	27,662 85	28,556 05
Legal tender notes.....	42,175 00	43,300 00	38,100 00	41,525 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,250 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,500 00	3,900 00		500 00
Totals.....	\$892,163 35	\$917,435 10	\$921,942 50	\$963,057 40
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	22,673 57	25,418 58	21,078 95	26,062 73
National bank notes outstanding.....	45,000 00	45,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	3,259 60	5,076 17	10,499 21	16,656 59
Dividends unpaid.....	70 00	70 00	170 00	40 00
Individual deposits subject to check.....	148,926 20	175,129 44	160,147 14	179,277 66
Demand certificates of deposit.....	472,233 98	466,640 91	480,047 20	490,980 42
Time certificates of deposit.....				
Certified checks.....		100 00		
Cashier's checks outstanding.....				50 80
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$892,163 35	\$917,435 10	\$921,942 50	\$963,057 40

NATIONAL BANKS OF MICHIGAN.

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No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom,
J. W. Taylor, Jacob K. Wagner.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$596,565 75	\$575,163 62	\$589,513 83	\$612,849 05
Overdrafts, secured and unsecured.....	2,766 15	2,372 75	3,011 03	3,979 36
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	12,350 00	12,350 00	12,350 00	12,350 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	32,850 00	32,850 00	32,850 00	32,850 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	11,196 39	11,096 39	11,097 37	10,897 37
Due from National banks (not reserve agents)...	948 85	6,118 10	2,627 61	26,978 38
Due from State banks and bankers.....				
Due from approved reserve agents.....	66,216 81	86,672 79	50,031 40	42,460 05
Checks and other cash items.....	371 73	3,707 58	1,363 57	1,203 15
Exchanges for clearing house.....	924 84	474 63	1,964 00	
Notes of other National banks.....	5,130 00	4,430 00	3,121 00	5,533 00
Fractional paper currency, nickels and cents....	76 49	54 68	76 52	82 67
Specie.....	48,748 25	44,764 50	41,199 70	45,084 70
Legal tender notes.....	10,400 00	9,400 00	8,700 00	18,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,452 50	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,000 00	1,000 00		600 00
Totals.....	\$858,027 86	\$858,955 04	\$826,396 03	\$881,367 73
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	18,291 44	19,853 27	18,220 84	16,912 48
National bank notes outstanding.....	49,050 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	30 00	2,340 00	150 00	2,370 00
Individual deposits subject to check.....	163,928 41	141,204 76	135,483 59	152,286 00
Demand certificates of deposit.....	426,728 01	445,557 01	422,541 60	459,799 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$858,027 86	\$858,955 04	\$826,396 03	\$881,367 73

STATE BANKING DEPARTMENT.

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JNO. E. JONES, *Cashier*;
R. T. BENNALLACK, *Assistant Cashier*.

DIRECTORS.—J. Bosch, Charles Smith, E. L. Wright, F. E. Fletcher, J. E. Jones, Fred Smith,
John Daniell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$521,286 72	\$518,736 33	\$510,107 59	\$521,633 83
Overdrafts, secured and unsecured.....	454 12	3,283 81	397 18	1,694 61
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,500 00			
Stocks, securities, etc.....	32,356 78	32,356 78	25,000 00	25,000 00
Banking house, furniture and fixtures.....	12,398 75	12,398 75	12,398 75	12,398 75
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)....	6,571 81		3,134 91	1,137 00
Due from State banks and bankers.....	18,244 97	14,124 97	3,852 12	697 62
Due from approved reserve agents.....	58,380 17	78,047 17	83,291 63	54,318 97
Checks and other cash items.....	2,402 86	1,341 77	1,401 06	2,842 13
Exchanges for clearing house.....		920 00		
Notes of other National banks.....	2,760 00	2,050 00	5,105 00	3,130 00
Fractional paper currency, nickels and cents.....	220 24	219 16	459 10	209 56
Specie.....	46,806 25	43,370 80	47,388 15	55,009 05
Legal tender notes.....	28,960 00	41,470 00	33,220 00	37,820 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,327 50	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	172 50			
Totals.....	\$785,832 67	\$800,799 54	\$778,255 51	\$768,391 52
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	19,048 07	22,415 27	16,489 85	19,570 85
National bank notes outstanding.....	46,550 00	50,000 00	49,600 00	50,000 00
Due to other National banks.....		7,588 80	4,221 17	1,148 14
Due to State banks and bankers.....	1,466 92	2,131 30	9,240 22	17,970 41
Dividends unpaid.....				
Individual deposits subject to check.....	563,754 95	564,903 59	548,463 69	529,424 04
Demand certificates of deposit.....	2,252 15	1,000 00		18 00
Time certificates of deposit.....				
Certified checks.....	2,760 58	2,760 58	260 58	260 58
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$785,832 67	\$800,799 54	\$778,255 51	\$768,391 52

NATIONAL BANKS OF MICHIGAN.

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No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, F. Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl,
F. A. Hooker.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$443,406 98	\$467,327 21	\$424,617 44	\$427,081 82
Overdrafts, secured and unsecured.....	241 72	1,294 14	800 12	188 84
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	52,152 77	52,152 77	51,040 57	51,040 57
Banking house, furniture and fixtures.....	39,500 00	39,500 00	39,500 00	39,500 00
Other real estate and mortgages owned.....	938 74	938 74	938 74	
Due from National banks (not reserve agents)....				
Due from State banks and bankers.....	8,718 73	8,745 55	8,789 38	
Due from approved reserve agents.....	175,983 64	163,655 93	242,014 24	
Checks and other cash items.....	2,613 21	3,462 69	1,976 27	285,240 73
Exchanges for clearing house.....				
Notes of other National banks.....	5,358 00	4,970 00	2,295 00	
Fractional paper currency, nickels and cents....	442 93	372 87	348 64	
Specie.....	33,456 40	36,134 50	27,750 15	
Legal tender notes.....	10,000 00	5,000 00	4,000 00	
Redemption fund with U. S. treasurer (5 per cent of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$877,814 12	\$888,554 40	\$906,870 55	\$906,051 51
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid..	22,373 97	24,429 83	22,497 13	26,160 28
National bank notes outstanding.....	97,720 00	94,020 00	90,120 00	99,320 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	340 00	340 00	440 00	
Individual deposits subject to check.....	348,560 35	350,983 71	373,757 36	
Demand certificates of deposit.....	282,619 80	290,630 86	298,971 54	657,571 23
Time certificates of deposit.....				
Certified checks.....	1,200 00	3,150 00	3,064 50	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$877,814 12	\$888,554 40	\$906,870 55	\$906,051 51

STATE BANKING DEPARTMENT.

No. 1731.

FIRST NATIONAL BANK, LAPEER.

HORACE D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. E. JOHNSON, *Assistant Cashier*.

DIRECTORS.—H. K. White, H. D. Rood, S. R. White, Ripley White, C. G. White, E. Brownell,
G. W. Rood.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$302,858 51	\$299,287 65	\$295,585 06	\$317,368 63
Overdrafts, secured and unsecured.....	10,463 84	10,001 21	6,959 58	12,823 90
U. S. bonds to secure circulation.....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	12,300 00	13,050 00	13,800 00	14,550 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	37,723 78	32,476 43	32,476 43	18,476 43
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	30,896 73	26,972 81	55,430 40	85,255 44
Checks and other cash items.....	4,492 85	160 60	9,022 34	3,342 10
Exchanges for clearing house.....				
Notes of other National banks.....	2,495 00	1,425 00	1,000 00	1,228 00
Fractional paper currency, nickels and cents.....	833 38	498 14	378 88	261 83
Specie.....	28,650 00	26,500 00	25,545 00	24,600 00
Legal tender notes.....	1,000 00	1,500 00	1,000 00	2,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	1,147 50			
Totals.....	\$460,861 59	\$441,646 84	\$470,972 69	\$509,681 23
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid..	67,968 44	69,841 73	68,528 25	68,843 91
National bank notes outstanding.....	20,147 50	24,997 50	24,497 50	22,797 50
Due to other National banks.....				1,075 72
Due to State banks and bankers.....	8,567 08	10,588 64	18,220 38	43,457 53
Dividends unpaid.....				
Individual deposits subject to check.....	118,482 85	86,250 42	104,940 31	108,818 30
Demand certificates of deposit.....	145,695 72	149,968 55	154,786 25	164,688 27
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$460,861 59	\$441,646 84	\$470,972 69	\$509,681 23

NATIONAL BANKS OF MICHIGAN.

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No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

G. N. STRAY, *President*; AMOS BREINIG, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—Thomas R. Lyon, Amos Breinig, James E. Danaher, Marshall F. Butters,
Frank Filer, George N. Stray, W. L. Hammond.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$396,403 96	\$305,215 70	\$326,749 95	\$335,950 61
Overdrafts, secured and unsecured.....	30 16	04	284 62	83
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				146 66
Premiums on U. S. bonds.....	47,100 00	46,900 00	59,760 00	68,280 00
Stocks, securities, etc.....	9,000 00	9,000 00	9,000 00	9,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	4,000 00	4,000 00	11,765 18	11,765 18
Due from National banks (not reserve agents)....	316 80	362 50	74 13	
Due from State banks and bankers.....				
Due from approved reserve agents.....	55,830 20	102,991 08	63,119 99	63,159 58
Checks and other cash items.....	1,122 98	1,020 31	719 16	553 49
Exchanges for clearing house.....				
Notes of other National banks.....	902 00	3,710 00	3,801 00	334 00
Fractional paper currency, nickels and cents....	335-30	276 85	80 13	296 92
Specie.....	31,868 00	36,279 00	31,168 00	33,651 00
Legal tender notes.....	5,805 00	13,825 00	5,870 00	5,400 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$580,964 40	\$549,830 48	\$538,642 16	\$554,768 27
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid..	19,135 21	20,452 06	18,119 85	23,331 45
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			46 70	
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	216,564 50	233,510 52	224,677 61	216,603 51
Demand certificates of deposit.....	200,264 69	150,887 90	150,298 00	169,833 31
Time certificates of deposit.....				
Certified checks.....			500 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$580,964 40	\$549,830 48	\$538,642 16	\$554,768 27

STATE BANKING DEPARTMENT.

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.

DIRECTORS.—T. J. Ramsdell, J. Dempsey, Wm. Wentz, G. A. Dunham, James W. Dempsey, Geo. A. Hart, Gus Kitzinger.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$440,922 94	\$477,577 49	\$461,523 23	\$422,412 16
Overdrafts, secured and unsecured.....	5,690 02	4,428 43	6,328 34	13,797 96
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	8,800 00	8,800 00	8,800 00	8,800 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	408,000 00	358,500 00	356,000 00	404,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	10,114 26	10,063 07	9,965 88	9,937 00
Due from National banks (not reserve agents)....	1,135 65	772 87	3,339 12	4,078 80
Due from State banks and bankers.....	5,702 06	1,503 58	1,743 81	12,445 65
Due from approved reserve agents.....	114,999 80	38,776 15	136,306 62	208,661 00
Checks and other cash items.....	2,269 67	6,456 24	4,226 97	3,127 27
Exchanges for clearing house.....				
Notes of other National banks.....	13,340 00	830 00	1,140 00	2,708 00
Fractional paper currency, nickels and cents....	1,069 15	338 21	943 57	214 20
Specie.....	51,780 00	52,750 25	43,398 00	43,677 75
Legal tender notes.....	1,601 00	18,071 00	8,603 00	14,287 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$1,091,674 55	\$1,005,115 29	\$1,069,069 54	\$1,174,394 79
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	4,258 27	10,859 17	4,680 74	14,378 87
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	699 27	366 98	320 45	
Due to State banks and bankers.....	21,601 52	20,996 09	19,039 24	22,973 32
Dividends unpaid.....			12 50	77 50
Individual deposits subject to check.....	429,283 49	323,092 30	368,576 11	475,788 09
Demand certificates of deposit.....	460,832 00	474,717 41	501,440 50	486,177 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....		83 34		
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,091,674 55	\$1,005,115 29	\$1,069,069 54	\$1,174,394 79

NATIONAL BANKS OF MICHIGAN.

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No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS.—A. J. Dovel, Louis Sands, Frank Firzlaff, Geo. M. Burr, A. O. Wheeler, Wm. Vincent, R. J. Peters.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$572,879 31	\$607,676 55	\$611,836 54	\$627,298 93
Overdrafts, secured and unsecured.....	1,612 95	11,664 43	3,257 57	407 09
U. S. bonds to secure circulation.....	56,500 00	56,500 00	56,500 00	56,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	77,200 00	77,200 00	91,900 00	91,400 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	38,612 74	84,509 47	148,387 46	
Due from State banks and bankers.....	9,492 72	9,001 96	12,545 15	4,224 40
Due from approved reserve agents.....	74,602 25	105,968 68	107,529 04	322,522 94
Checks and other cash items.....	991 62	1,562 23	1,669 09	999 80
Exchanges for clearing house.....				
Notes of other National banks.....	9,180 00	9,047 00	4,059 00	2,530 00
Fractional paper currency, nickels and cents.....	255 67	788 66	47 90	21 27
Specie.....	55,185 00	58,130 00	58,350 00	58,355 00
Legal tender notes.....	5,000 00	15,000 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,820 00	2,825 00	2,825 00	2,825 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$904,332 26	\$1,039,873 97	\$1,103,816 77	\$1,177,079 43
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits, less expenses and taxes paid.....	32,323 23	36,686 24	33,462 97	41,829 36
National bank notes outstanding.....	55,300 00	56,250 00	55,900 00	51,700 00
Due to other National banks.....	899 33	537 73	1,682 85	2,904 92
Due to State banks and bankers.....				
Dividends unpaid.....	130 00	130 00	230 00	155 00
Individual deposits subject to check.....	383,398 87	482,697 96	539,569 78	599,413 75
Demand certificates of deposit.....	252,030 83	283,197 02	292,721 17	300,826 40
Time certificates of deposit.....				
Certified checks.....	250 00	375 00	250 00	250 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$904,332 26	\$1,039,873 97	\$1,103,816 77	\$1,177,079 43

STATE BANKING DEPARTMENT.

No. 5848.

FIRST NATIONAL BANK, MANISTIQUE.

M. BLUMROSEN, *President*; A. S. PUTNAM, *Vice President*; WM. S. CROWE, *Cashier*.

DIRECTORS.—M. Blumrosen, A. S. Putnam, Wm. S. Crowe, E. J. Burrell, Ben Gero.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....			\$42,634 43	\$63,092 83
Overdrafts, secured and unsecured.....				103 21
U. S. bonds to secure circulation.....			6,500 00	11,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			223 44	448 44
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....			1,697 00	1,697 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...				
Due from State banks and bankers.....			906 85	712 79
Due from approved reserve agents.....			15,858 96	11,683 86
Checks and other cash items.....			357 08	251 58
Exchanges for clearing house.....				
Notes of other National banks.....			30 00	75 00
Fractional paper currency, nickels and cents....			75 66	53 37
Specie.....			3,889 40	5,383 30
Legal tender notes.....			1,060 00	1,647 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....				575 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals			\$73,232 82	\$97,223 38
Liabilities.				
Capital stock paid in.....			\$21,862 60	\$25,000 00
Surplus fund.....				
Undivided profits, less expenses and taxes paid..			310 95	1,073 59
National bank notes outstanding.....				11,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....			36,201 59	35,788 61
Demand certificates of deposit.....			14,557 68	23,855 35
Time certificates of deposit.....				
Certified checks.....			300 00	
Cashier's checks outstanding.....				5 83
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals.....			\$73,232 82	\$97,223 38

NATIONAL BANKS OF MICHIGAN.

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No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*;
E. S. BICE, *Assistant Cashier*; CHARLES L. BRAINERD, *2d Assistant Cashier*.

DIRECTORS.—Peter White, E. H. Towar, J. M. Longyear, J. G. Reynolds, F. W. Read.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts	\$711,694 21	\$732,829 00	\$745,230 62	\$922,788 07
Overdrafts, secured and unsecured	1,438 38	2,041 72	373 76	1,997 71
U. S. bonds to secure circulation	137,500 00	137,500 00	137,500 00	137,500 00
Other bonds	42,500 00	.....	59,100 00	50,850 00
U. S. bonds on hand	4,000 00	4,000 00	4,000 00	4,000 00
Premiums on U. S. bonds	12,375 00	.....	.....	.....
Stocks, securities, etc	1,000 00	43,600 00	1,000 00	1,000 00
Banking house, furniture and fixtures	43,324 00	43,324 00	41,500 00	41,500 00
Other real estate and mortgages owned	12,766 10	12,766 10	12,766 10	12,766 10
Due from National banks (not reserve agents) ..	9,328 52	6,616 75	14,030 43	34,399 39
Due from State banks and bankers	15,572 41	16,585 24	28,329 79	29,890 85
Due from approved reserve agents	175,147 30	210,165 37	255,254 52	115,069 16
Checks and other cash items	4,133 50	4,072 84	7,675 49	2,912 23
Exchanges for clearing house .....	.....	.....	.....	.....
Notes of other National banks	9,605 00	8,045 00	7,475 00	11,370 00
Fractional paper currency, nickels and cents	265 00	420 00	362 00	445 00
Specie	69,129 70	78,312 05	78,999 50	92,366 50
Legal tender notes	21,628 00	17,236 00	11,935 00	34,409 00
Redemption fund with U. S. treasurer (5 per cent of circulation)	6,187 50	6,875 00	6,875 00	6,875 00
Due from U. S. treasurer, other than 5 per cent redemption fund .....	.....	.....	.....	.....
Totals	\$1,277,594 62	\$1,324,439 07	\$1,412,407 21	\$1,500,031 01
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid ..	3,212 25	10,255 37	6,808 34	9,453 02
National bank notes outstanding	122,625 00	137,500 00	137,395 00	137,500 00
Due to other National banks	8,432 82	11,326 94	11,071 75	3,759 08
Due to State banks and bankers	6,637 95	1,347 29	1,150 19	.....
Dividends unpaid	95 00	45 00	108 00	50 00
Individual deposits subject to check	885,577 69	902,344 77	1,000,697 36	1,092,007 69
Demand certificates of deposit	50,992 91	59,045 70	53,965 57	56,719 22
Time certificates of deposit .....	.....	.....	.....	.....
Certified checks .....	.....	2,574 00	1,211 00	542 00
Cashier's checks outstanding .....	.....	.....	.....	.....
United States deposits .....	.....	.....	.....	.....
Deposits of U. S. disbursing officers .....	.....	.....	.....	.....
Notes and bills rediscounted .....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated .....	.....	.....	.....	.....
Totals	\$1,277,594 62	\$1,324,439 07	\$1,412,407 21	\$1,500,031 01

STATE BANKING DEPARTMENT.

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

S. H. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. E. GORHAM, *Cashier*.DIRECTORS.—J. L. Dobbins, S. H. Gorham, C. E. Gorham, H. E. Winsor, F. A. Stuart,
A. D. Hubbard.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$286,189 71	\$273,637 10	\$275,603 05	\$288,502 92
Overdrafts, secured and unsecured.....	2,579 20	2,080 97	688 65	471 08
U. S. bonds to secure circulation.....	25,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	96,392 23	87,103 99	90,225 74	96,287 94
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned.....	2,008 15	2,008 15	2,008 15	2,008 15
Due from National banks (not reserve agents)...	4,384 97	3,829 43	5,428 20	2,618 05
Due from State banks and bankers.....	7,275 87	1,850 97	2,429 71	2,568 92
Due from approved reserve agents.....	31,060 12	36,603 03	29,064 10	14,230 27
Checks and other cash items.....	525 99	411 29	340 01	944 63
Exchanges for clearing house.....		32 00		
Notes of other National banks.....	6,658 00	11,890 00	8,105 00	3,080 00
Fractional paper currency, nickels and cents....	131 50	185 53	89 18	102 02
Specie.....	14,629 05	18,025 30	16,119 70	13,763 90
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$489,884 79	\$554,427 76	\$546,911 49	\$540,357 83
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses and taxes paid..	20,902 71	24,355 66	20,599 90	23,814 60
National bank notes outstanding.....	25,000 00	100,000 00	99,450 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	104,360 71	87,630 35	79,084 61	67,010 22
Demand certificates of deposit.....	139,621 37	142,441 75	147,776 98	149,533 01
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$489,884 79	\$554,427 76	\$546,911 49	\$540,357 83

NATIONAL BANKS OF MICHIGAN.

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No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*; CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—S. M. Stephenson, A. Spies, G. A. Blesch, John Henes, I. Stephenson, Jr., J. H. Walton, C. S. Brown, Charles I. Cook, Edward Danilell.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$979,461 28	\$902,565 56	\$941,676 54	\$883,693 57
Overdrafts, secured and unsecured.....	4 47	930 49	786 83	16 30
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	46,800 00	46,700 00	46,700 00	56,762 50
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	24,424 15	32,017 41	19,536 99	7,161 27
Due from State banks and bankers.....		692 67	93 50	200 00
Due from approved reserve agents.....	104,533 23	206,911 65	124,068 61	161,797 34
Checks and other cash items.....	707 97	2,706 10	3,997 92	785 93
Exchanges for clearing house.....				
Notes of other National banks.....	2,000 00	1,000 00	2,000 00	2,000 00
Fractional paper currency, nickels and cents....	1,061 41	459 50	545 63	1,065 26
Specie.....	66,289 00	55,689 00	47,206 00	52,254 00
Legal tender notes.....	2,000 00	1,000 00	2,000 00	2,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$1,382,271 51	\$1,407,662 38	\$1,343,604 12	\$1,322,726 16
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	72,434 68	30,859 42	38,004 28	42,062 58
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	4,738 51	8,841 82	5,184 80	6,964 41
Due to State banks and bankers.....	368 38			511 97
Dividends unpaid.....		26,000 00	312 00	312 00
Individual deposits subject to check.....	594,212 81	621,932 37	604,801 97	580,439 91
Demand certificates of deposit.....	70,368 32	41,918 51	48,405 77	39,128 24
Time certificates of deposit.....	390,118 81	380,610 26	349,395 30	365,817 05
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....		47,500 00	47,500 00	47,500 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,382,271 51	\$1,407,662 38	\$1,343,604 12	\$1,322,726 16

STATE BANKING DEPARTMENT.

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; S. P. GIBBS, *Vice President*; M. S. HARMON, *Cashier*;
S. G. REED, *Assistant Cashier*.

DIRECTORS.—A. A. Carpenter, Jacob Lelsen, S. P. Gibbs, C. H. Jones, Peter Sibenaler,
M. S. Harmon, Jos. Fleshem, Wm. Sommerville, A. B. Stryker, Wm. Holmes,
Henry Swart.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$588,470 97	\$513,240 08	\$534,346 27	\$557,269 93
Overdrafts, secured and unsecured.....	6 95	78 10	49 50	439 62
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	52,440 95	52,440 95	52,440 95	52,440 95
Banking house, furniture and fixtures.....	14,000 00	14,000 00	14,000 00	13,000 00
Other real estate and mortgages owned.....	771 55	693 10	686 98	
Due from National banks (not reserve agents)....	27,024 71	17,493 97	18,623 13	14,869 08
Due from State banks and bankers.....				
Due from approved reserve agents.....	40,356 33	74,414 06	73,031 88	67,415 19
Checks and other cash items.....	3,794 49	24,005 03	4,982 27	
Exchanges for clearing house.....				5,868 00
Notes of other National banks.....	1,025 00	3,800 00	3,025 00	3,665 00
Fractional paper currency, nickels and cents.....	523 11	631 46	382 65	604 13
Specie.....	24,792 05	34,970 25	40,004 60	37,606 40
Legal tender notes.....	7,000 00	10,000 00	20,000 00	15,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	700 00	1,800 00	500 00	500 00
Totals.....	\$787,031 11	\$773,692 00	\$788,303 23	\$794,928 30
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	32,518 55	34,912 42	38,383 81	28,012 69
National bank notes outstanding.....	22,497 50	22,497 50	24,997 50	24,997 50
Due to other National banks.....		3,051 89		
Due to State banks and bankers.....				
Dividends unpaid.....	225 00	225 00	225 00	558 00
Individual deposits subject to check.....	348,601 25	322,647 60	342,024 61	361,667 48
Demand certificates of deposit.....	46,406 79	45,752 26	33,046 62	17,601 70
Time certificates of deposit.....	186,757 02	194,080 33	199,600 69	212,065 93
Certified checks.....		500 00		
Cashier's checks outstanding.....	25 00	25 00	25 00	25 00
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$787,031 11	\$773,692 00	\$788,303 23	\$794,928 30

NATIONAL BANKS OF MICHIGAN.

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No. 1587.

FIRST NATIONAL BANK, MONROE.

CHARLES R. WING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS.—Geo. Spaulding, H. A. Conant, Chas. R. Wing, Geo. L. Little, John E. Landon.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$158,266 01	\$142,355 82	\$145,509 11	\$145,800 82
Overdrafts, secured and unsecured.....	64 74	54 87	36 49	52 86
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	11,200 00	11,200 00	11,200 00	11,200 00
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	32,973 90	32,973 90	41,723 90	40,305 01
Banking house, furniture and fixtures.....	5,200 00	4,500 00	4,500 00	4,500 00
Other real estate and mortgages owned.....	3,438 00	3,423 00	3,408 00	3,408 00
Due from National banks (not reserve agents)....	2,775 45	4,971 40	3,147 30	2,326 02
Due from State banks and bankers.....				
Due from approved reserve agents.....	17,897 96	44,758 02	31,417 09	22,491 16
Checks and other cash items.....	419 21	265 06	604 00	430 37
Exchanges for clearing house.....				
Notes of other National banks.....	1,022 00	1,580 00	1,620 00	2,440 00
Fractional paper currency, nickels and cents....	67 38	35 10	14 41	144 44
Specie.....	7,869 85	7,493 34	8,732 05	6,831 45
Legal tender notes.....	7,000 00	8,000 00	5,500 00	6,500 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$262,319 60	\$275,745 51	\$271,537 35	\$260,595 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	7,865 28	7,331 35	6,140 44	8,195 33
National bank notes outstanding.....	12,000 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	87,732 84	95,944 75	89,289 51	80,320 98
Demand certificates of deposit.....	95,701 48	99,949 41	103,587 40	99,468 82
Time certificates of deposit.....				
Certified checks.....	20 00	20 00	20 00	110 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$262,319 60	\$275,745 51	\$271,537 35	\$260,595 13

STATE BANKING DEPARTMENT.

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; THOS. MUNROE, *Vice President*; THOS. HUME, *2d Vice President*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—C. H. Hackley, Luther Whitney, Thomas Hume, Thomas Munroe,
George A. Abbott; Jos. C. Ford, C. Hubbell Hills.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$583,981 52	\$590,565 54	\$582,072 13	\$542,535 06
Overdrafts, secured and unsecured.....	11,824 23	5,788 13	7,639 47	11,677 33
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	39,920 64	41,470 64	41,470 64	41,470 64
Other real estate and mortgages owned.....	6,609 09	6,609 09	6,609 09	6,609 09
Due from National banks (not reserve agents)....	4,495 79	2,839 49		8,715 61
Due from State banks and bankers.....	22 83		130 57	51 67
Due from approved reserve agents.....	27,782 28	26,651 29	81,271 24	68,500 65
Checks and other cash items.....	6,404 61	7,108 09	5,454 57	6,156 60
Exchanges for clearing house.....				
Notes of other National banks.....	13,874 00	10,243 00	11,797 00	7,541 00
Fractional paper currency, nickels and cents.....	1,238 74	1,150 68	1,190 42	445 40
Specie.....	33,213 00	32,978 50	38,171 50	39,822 50
Legal tender notes.....	20,000 00	25,000 00	20,000 00	15,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$775,616 73	\$776,654 45	\$822,056 63	\$774,775 55
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	10,494 55	12,577 27	11,606 92	15,387 90
National bank notes outstanding.....	24,400 00	24,300 00	25,000 00	25,000 00
Due to other National banks.....	441 88	441 88	6,260 85	441 88
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	93,409 82	105,504 60	160,664 17	137,849 63
Demand certificates of deposit.....	480,870 48	453,330 70	463,524 69	446,096 14
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	16,000 00	30,500 00	5,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$775,616 73	\$776,654 45	\$822,056 63	\$774,775 55

NATIONAL BANKS OF MICHIGAN.

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No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, *Vice President*; H. N. HOVEY, *2d Vice President*; C. C. BILLINGHURST, *Cashier*.

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billingshurst, H. N. Hovey, L. B. Smith, J. G. Emery, Jr., Thomas Hume, F. Jiroch, Wm. Brinen.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$537,591 17	\$506,888 12	\$504,733 74	\$510,208 22
Overdrafts, secured and unsecured.....	20,791 88	5,588 86	13,356 21	2,825 30
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	10,500 00	10,500 00	8,000 00	8,000 00
Banking house, furniture and fixtures.....	7,000 00	7,850 00	7,000 00	7,900 00
Other real estate and mortgages owned.....	1,550 00		825 00	825 00
Due from National banks (not reserve agents).....	8,886 39	7,936 71	2,060 17	22,068 96
Due from State banks and bankers.....	105 58	340 71	161 09	885 76
Due from approved reserve agents.....	92,832 21	75,177 56	55,559 96	36,530 60
Checks and other cash items.....	3,870 58	10,447 01	7,894 09	3,703 65
Exchanges for clearing house.....				
Notes of other National banks.....	11,533 00	13,026 00	22,953 00	10,428 00
Fractional paper currency, nickels and cents.....	425 12	288 31	206 03	211 96
Specie.....	37,713 85	38,788 55	39,518 00	37,917 20
Legal tender notes.....	23,000 00	24,000 00	24,000 00	26,500 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$782,049 78	\$727,081 83	\$712,521 29	\$694,274 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less expenses and taxes paid..	7,680 54	9,304 24	10,450 44	12,806 24
National bank notes outstanding.....	24,500 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	779 40	779 40	896 35	896 35
Due to State banks and bankers.....	564 54	1,190 69	1,074 49	129 23
Dividends unpaid.....	20 00	20 00	128 00	
Individual deposits subject to check.....	209,408 50	196,104 09	160,778 61	156,673 78
Demand certificates of deposit.....	409,096 80	364,683 41	384,193 40	368,769 05
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	5,000 00	5,000 00	5,000 00	5,000 00
Totals.....	\$782,049 78	\$727,081 83	\$712,521 29	\$694,274 65

STATE BANKING DEPARTMENT.

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; JOHN W. WILSON, *Cashier*.DIRECTORS.—John J. Howden, William G. Watson, Matthew Wilson, Louis Kanitz,
Leonard Eyke, Wm. Brinen, Gustav Meeske.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$220,679 90	\$222,903 56	\$232,021 50	\$226,301 63
Overdrafts, secured and unsecured.....	5,394 24	3,862 76	3,524 29	5,530 08
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,187 50	1,187 50	1,000 00	1,000 00
Stocks, securities, etc.....	2,000 00			
Banking house, furniture and fixtures.....	3,300 00	3,300 00	3,300 00	3,300 00
Other real estate and mortgages owned.....	5,140 00	5,140 00	6,000 00	6,000 00
Due from National banks (not reserve agents)...	1,980 98	276 25	4,976 14	3,172 81
Due from State banks and bankers.....		2 42		
Due from approved reserve agents.....	24,142 45	30,766 24	77,530 23	58,348 45
Checks and other cash items.....	1,115 46	2,153 88	1,463 31	1,328 73
Exchanges for clearing house.....				
Notes of other National banks.....	5,655 00	5,389 00	2,760 00	1,559 00
Fractional paper currency, nickels and cents.....	216 52	189 72	173 76	290 43
Specie.....	9,759 15	10,608 00	9,881 00	9,785 10
Legal tender notes.....		2,000 00	4,000 00	2,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$306,696 20	\$313,804 33	\$372,880 23	\$344,866 23
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid..	5,867 16	7,882 67	6,777 31	9,818 53
National bank notes outstanding.....	21,900 00	20,750 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	111,855 33	119,033 82	172,483 22	150,592 17
Demand certificates of deposit.....	50,928 71	49,925 84	50,976 70	41,290 53
Time certificates of deposit.....				
Certified checks.....	1,145 00	1,212 00	1,133 00	1,665 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....			1,500 00	1,500 00
Totals.....	\$306,696 20	\$313,804 33	\$372,880 23	\$344,866 23

NATIONAL BANKS OF MICHIGAN.

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No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, President; SAMUEL MITCHELL, Vice President; T. C. YATES, Cashier.

DIRECTORS.—A. B. Miner, C. H. Hall, Samuel Mitchell, A. Maitland, Geo. B. Mitchell.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$559,921 04	\$503,589 14	\$515,266 54	\$501,457 17
Overdrafts, secured and unsecured.....	571 50	92 53	1,003 32	180 25
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	28,593 76	33,693 76	26,018 75	27,018 75
Banking house, furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned.....	294 62	294 62	394 62	394 62
Due from National banks (not reserve agents)....	1,615 54	3,458 07	1,847 96	183 42
Due from State banks and bankers.....	3,497 22	4,083 46	2,730 50	3,268 63
Due from approved reserve agents.....	115,828 45	137,929 33	122,826 55	40,694 90
Checks and other cash items.....	378 03	344 44	974 67	688 34
Exchanges for clearing house.....				
Notes of other national banks.....	2,000 00	1,500 00	3,500 00	3,500 00
Fractional paper currency, nickels and cents.....	50 58	136 86	161 05	174 53
Specie.....	39,890 00	37,800 00	34,492 00	45,700 00
Legal tender notes.....	5,000 00	3,500 00	6,970 00	5,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$772,153 94	\$740,814 71	\$730,660 96	\$642,715 61
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	27,500 00	27,500 00	27,500 00	27,500 00
Undivided profits, less expenses and taxes paid..	6,043 46	9,422 97	5,061 98	9,451 99
National bank notes outstanding.....	10,750 00	10,250 00	12,000 00	11,900 00
Due to other National banks.....	42 40	1,749 80	332 41	475 83
Due to State banks and bankers.....	84 04		2,464 97	1,823 76
Dividends unpaid.....				
Individual deposits subject to check.....	675,980 06	640,866 94	632,301 60	536,444 03
Demand certificates of deposit.....	1,000 00	1,000 00	1,000 00	5,000 00
Time certificates of deposit.....				
Certified checks.....	753 28	225 00		120 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$772,153 24	\$740,814 71	\$730,660 96	\$642,715 61

STATE BANKING DEPARTMENT.

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; PETER WOMER, *Vice President*; CHAS. A. JOHNSON, *Cashier*.DIRECTORS.—W. K. Lacey, Peter Womer, W. Wirt Stevens, Chas. A. Johnson,
William A. Wormer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$344,072 39	\$348,409 93	\$332,786 83	\$334,648 80
Overdrafts, secured and unsecured.....	5,412 54	2,032 81	3,679 05	2,821 78
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		2,308 16	2,308 16	2,308 16
Stocks, securities, etc.....	47,491 98	47,031 25	48,275 75	48,141 50
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	25,510 00	25,170 00	25,050 00	23,440 00
Due from National banks (not reserve agents).....	3,235 03	198 69		
Due from State banks and bankers.....	18,840 27	9,751 28	4,676 19	13,300 38
Due from approved reserve agents.....		27,258 69	14,540 38	40,926 77
Checks and other cash items.....	1,512 09	1,263 03	5,126 59	563 02
Exchanges for clearing house.....				
Notes of other National banks.....	464 00	1,523 00	182 00	734 00
Fractional paper currency, nickels and cents.....	302 13	400 17	460 21	343 33
Specie.....	10,777 25	10,262 95	14,700 25	12,924 55
Legal tender notes.....	16,700 00	12,400 00	17,850 00	12,100 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	4,500 00	4,500 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		400 00		
Totals.....	\$588,817 68	\$602,909 96	\$584,635 41	\$607,252 29
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid..	4,678 18	10,795 31	5,788 31	7,223 11
National bank notes outstanding.....	89,600 00	90,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....	2,215 95		1,355 29	
Dividends unpaid.....	70 00	35 00	378 00	245 00
Individual deposits subject to check.....	165,195 49	159,452 02	157,536 05	186,389 94
Demand certificates of deposit.....	195,995 56	211,480 13	199,577 76	193,394 24
Time certificates of deposit.....				
Certified checks.....		75 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	11,062 50	11,062 50		
Liabilities other than those above stated.....				
Totals.....	\$588,817 68	\$602,909 96	\$584,635 41	\$607,252 29

NATIONAL BANKS OF MICHIGAN.

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No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; H. M. PUGSLEY, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, H. M. Pugsley, Elias Morris, T. J. Cavanaugh,
G. M. Harrison, F. P. Grimes.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$172,987 92	\$165,544 01	\$157,963 53	\$153,346 18
Overdrafts, secured and unsecured.....	2 19	921 26	2,225 94	957 09
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	67,000 00	67,000 00	67,000 00	67,000 00
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate and mortgages owned.....	5,606 96	5,606 96	5,606 96	5,600 00
Due from National banks (not reserve agents).....	970 13	1,120 20	1,859 30	997 43
Due from State banks and bankers.....	1,671 10			
Due from approved reserve agents.....	10,122 25	14,026 96	26,283 51	49,906 25
Checks and other cash items.....	81 76	203 25	215 11	330 28
Exchanges for clearing house.....				
Notes of other National banks.....	425 00	393 00	1,610 00	1,692 00
Fractional paper currency, nickels and cents....	128 66	102 34	143 35	213 70
Specie.....	5,824 50	6,446 00	6,165 25	6,012 00
Legal tender notes.....	2,000 00	1,200 00	5,100 00	4,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,125 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$294,945 47	\$290,688 98	\$302,422 95	\$318,304 93
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid..	5,824 28	6,594 34	4,975 80	8,991 62
National bank notes outstanding.....	21,320 00	21,320 00	24,350 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	52 00	28 00	88 00	60 00
Individual deposits subject to check.....	42,427 35	40,311 88	43,899 12	51,317 35
Demand certificates of deposit.....	105,321 84	102,434 76	109,110 03	112,935 96
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$294,945 47	\$290,688 98	\$302,422 95	\$318,304 93

STATE BANKING DEPARTMENT.

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WM. L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, Thomas Farman.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....				\$213,126 87
Overdrafts, secured and unsecured.....				20,000 00
U. S. bonds to secure circulation.....				804 28
Expense.....				
U. S. bonds on hand.....				812 50
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				25,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...				
Due from State banks and bankers.....				66,359 36
Due from approved reserve agents.....				
Checks and other cash items.....				434 00
Exchanges for clearing house.....				
Notes of other National banks.....				42,564 20
Fractional paper currency, nickels and cents....				38
Specie.....				
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 per cent of circulation).....				
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....				\$369,101 59
Liabilities.				
Capital stock paid in.....				\$79,000 00
Surplus fund.....				
Undivided profits, less expenses and taxes paid..				20,000 00
National bank notes outstanding.....				
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				261,735 83
Individual deposits subject to check.....				
Demand certificates of deposit.....				8,386 26
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....				\$369,101 59

NATIONAL BANKS OF MICHIGAN.

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No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; WM. H. HOYT, *Vice President*; O. A. FRASER, *Cashier*.

DIRECTORS.—R. C. Safford, W. H. Hoyt, Peter Payde, L. Brunson, O. A. Fraser, Henry F. Horner, R. S. Root.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$93,596 69	\$93,578 88	\$88,737 30	\$86,883 01
Overdrafts, secured and unsecured.....	69 32	1,713 29	371 73	159 24
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,375 00	1,375 00	1,375 00	1,375 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,393 45	7,393 45	7,393 45	7,393 45
Other real estate and mortgages owned.....	5,657 76	5,672 89	5,881 71	5,881 71
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	20,283 16	17,144 01	24,504 67	20,872 02
Checks and other cash items.....		60 25	50 33	30 25
Exchanges for clearing house.....				
Notes of other National banks.....	4,574 00	3,198 00	2,199 00	5,848 00
Fractional paper currency, nickels and cents.....	202 39	144 29	158 35	177 43
Specie.....	6,640 40	7,251 95	7,268 35	7,967 65
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,100 00	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		1,037 50		
Totals.....	\$153,392 17	\$151,632 01	\$151,064 89	\$149,702 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits, less expenses and taxes paid..	1,668 88	2,041 25	2,073 37	2,903 99
National bank notes outstanding.....	11,250 00	10,750 00	9,750 00	11,400 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	50 00			
Individual deposits subject to check.....	32,288 28	29,392 59	29,521 77	27,849 87
Demand certificates of deposit.....	51,645 01	52,948 17	53,219 75	51,048 90
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$153,392 17	\$151,632 01	\$151,064 89	\$149,702 76

STATE BANKING DEPARTMENT.

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

JAMES GOULDEN, *President*; JOHN E. MILLER, *Vice President*; H. G. BARNUM, *Cashier*;
T. A. GOULDEN, *Assistant Cashier*.

DIRECTORS.—O'Brien J. Atkinson, William Canham, Peter Hill, H. G. Barnum, James Goulden,
J. E. Miller, James Bradley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$543,057 35	\$551,008 61	\$582,857 06	\$655,897 17
Overdrafts, secured and unsecured.....	1,280 57	2,371 12	845 27	717 25
U. S. bonds to secure circulation.....	135,000 00	135,000 00	135,000 00	135,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	21,500 00	24,000 00		
Stocks, securities, etc.....	49,300 00	36,400 00	32,760 00	36,675 00
Banking house, furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate and mortgages owned.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from National banks (not reserve agents).....	2,896 08	2,905 56	2,920 09	2,936 59
Due from State banks and bankers.....	5,888 24	5,287 19	7,017 57	9,430 86
Due from approved reserve agents.....	61,012 41	63,733 83	98,164 96	100,658 64
Checks and other cash items.....	3,851 78	593 37	1,282 24	1,089 72
Exchanges for clearing house.....	9,285 60	7,046 57	3,485 78	14,121 29
Notes of other National banks.....	4,379 00	3,079 00	2,926 00	3,764 00
Fractional paper currency, nickels and cents.....	215 02	230 44	105 46	302 87
Specie.....	14,206 60	16,837 20	11,548 40	18,694 80
Legal tender notes.....	19,574 00	16,240 00	16,211 00	15,679 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$892,496 65	\$885,782 89	\$916,173 82	\$1,016,017 28
Liabilities.				
Capital stock paid in.....	\$135,000 00	\$135,000 00	\$135,000 00	\$135,000 00
Surplus fund.....	37,000 00	37,000 00	37,000 00	37,000 00
Undivided profits, less expenses and taxes paid..	19,972 97	24,043 68	20,551 74	23,450 97
National bank notes outstanding.....	133,600 00	133,200 00	135,000 00	134,000 00
Due to other National banks.....				
Due to State banks and bankers.....	20,371 10	21,407 79	10,022 31	33,246 79
Dividends unpaid.....				
Individual deposits subject to check.....	474,247 87	473,238 51	531,164 18	605,546 10
Demand certificates of deposit.....	65,696 69	60,411 68	44,996 54	47,418 52
Time certificates of deposit.....				
Certified checks.....	6,608 02	1,481 23	2,439 05	354 90
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$892,496 65	\$885,782 89	\$916,173 82	\$1,016,017 28

NATIONAL BANKS OF MICHIGAN.

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No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$103,157 57	\$99,929 67	\$106,718 59	\$104,163 83
Overdrafts, secured and unsecured.....	3,211 06	4,384 94	4,171 91	1,445 59
U. S. bonds to secure circulation.....	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	200 00	200 00	1,293 75	1,293 75
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...	3,700 30	3,066 85	1,501 31	533 48
Due from State banks and bankers.....				
Due from approved reserve agents.....	3,298 47	8,361 96	1,839 94	4,522 47
Checks and other cash items.....	414 40	163 54	286 63	1,134 84
Exchanges for clearing house.....				
Notes of other National banks.....	4,521 00	2,204 00	2,218 00	5,448 00
Fractional paper currency, nickels and cents....	29 46	39 68	150 12	51 90
Specie.....	6,387 95	6,264 70	4,996 35	6,095 10
Legal tender notes.....	2,000 00	2,000 00	1,500 00	2,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,012 50	1,012 50	1,125 00	1,125 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$152,932 71	\$152,627 84	\$150,901 60	\$152,814 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	13,136 69	13,723 56	12,399 13	14,173 26
National bank notes outstanding.....	20,250 00	20,250 00	22,500 00	22,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	36,962 70	33,101 94	30,280 52	29,260 84
Demand certificates of deposit.....	22,583 32	25,552 34	25,621 95	26,880 86
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$152,932 71	\$152,627 84	\$150,901 60	\$152,814 96

STATE BANKING DEPARTMENT.

No. 4413.

FIRST NATIONAL BANK, REED CITY.

*L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.DIRECTORS.—L. K. Parkhurst, J. W. Parkhurst, J. B. Judkins, N. A. Stoddard,
Mary W. Parkhurst.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$195,030 12	\$212,433 46	\$207,431 79	\$203,951 67
Overdrafts, secured and unsecured.....	1,409 68	9,631 85	6,896 25	8,064 31
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	286 66	286 66	332 66	188 28
Banking house, furniture and fixtures.....	17,845 43	9,900 00	9,900 00	9,000 00
Other real estate and mortgages owned.....		3,920 72	3,568 49	2,927 18
Due from National banks (not reserve agents)....	25,962 24	12,089 25	14,487 57	14,103 19
Due from State banks and bankers.....			34 50	
Due from approved reserve agents.....	12,893 39	12,069 45	8,891 24	10,389 75
Checks and other cash items.....	693 00	656 00	523 00	439 00
Exchanges for clearing house.....				
Notes of other National banks.....	5,875 00	1,873 00	1,556 00	5,500 00
Fractional paper currency, nickels and cents....	61 27	190 24	100 15	20 79
Specie.....	6,433 00	5,532 00	4,558 00	4,435 00
Legal tender notes.....	6,000 00	6,500 00	3,245 00	10,293 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals:	\$285,572 29	\$288,197 63	\$274,475 65	\$282,437 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	5,511 12	7,621 22	4,068 15	7,884 37
National bank notes outstanding.....	11,250 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	111,500 40	110,486 36	101,359 54	101,982 61
Demand certificates of deposit.....	97,310 77	97,591 05	96,547 96	100,070 19
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals:	\$285,572 29	\$288,197 63	\$274,475 65	\$282,437 17

No. 5199.

ONTONAGON COUNTY NATIONAL BANK, ROCKLAND.

THOMAS B. DUNSTAN, *President*; WILLIAM B. JEFFS, *Vice President*;
CHARLES F. SMITH, *Cashier*.

DIRECTORS.—Thomas B. Dunstan, William B. Jeffs, Linus Stannard, Thos. Hooper,
R. Chynoweth, B. F. Chynoweth, Edgar H. Towar, F. H. Begole, Charles F. Smith.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$57,286 73	\$59,881 24	\$66,662 37	\$70,495 01
Overdrafts, secured and unsecured.....	60 73		78	114 92
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,593 75	400 00	400 00	400 00
Stocks, securities, etc.....	3,000 00	2,000 00	2,000 00	2,000 00
Banking house, furniture and fixtures.....	7,455 56	7,682 03	7,731 31	7,874 36
Other real estate and mortgages owned.....	400 00	400 00	400 00	400 00
Due from National banks (not reserve agents).....	10,788 09	7,286 96	8,104 16	826 73
Due from State banks and bankers.....	17 50	39 06	76 83	1,409 19
Due from approved reserve agents.....	21,271 83	23,341 58	22,341 11	10,770 60
Checks and other cash items.....	706 73	735 61	1,367 14	782 95
Exchanges for clearing house.....				
Notes of other National banks.....	1,415 00	670 00	970 00	560 00
Fractional paper currency, nickels and cents.....	75 72	61 01	75 51	58 93
Specie.....	9,464 25	4,789 25	6,537 90	4,816 45
Legal tender notes.....	2,180 00	2,525 00	2,960 00	1,720 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	562 50	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$128,778 38	\$122,874 24	\$127,709 61	\$115,354 14
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	200 00	200 00	500 00	500 00
Undivided profits, less expenses and taxes paid.....	663 09	1,086 19	1,806 85	1,894 94
National bank notes outstanding.....	11,250 00	10,750 00	10,750 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	729 17	744 45	113 79	
Dividends unpaid.....				
Individual deposits subject to check.....	63,805 76	57,449 28	50,532 47	44,928 42
Demand certificates of deposit.....	2,130 36	2,644 32	5,006 50	5,530 78
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$128,778 38	\$122,874 24	\$127,709 61	\$115,354 14

STATE BANKING DEPARTMENT.

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JOHN SMITH, JR., *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—Samuel A. Reade, James R. Morland, A. Kennedy, U. Townsend, John McKay,
F. S. Crismon, John Smith, Jr., E. W. Giddings, Henry McKay.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$116,597 36	\$110,177 02	\$104,890 04	\$126,136 64
Overdrafts, secured and unsecured.....	368 29	558 16	493 89	2,404 76
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	8,000 00
Other real estate and mortgages owned.....	13,101 07	13,101 07	10,500 00	10,500 00
Due from National banks (not reserve agents)...	9 45	25 00	25 00	453 63
Due from State banks and bankers.....				
Due from approved reserve agents.....	41,677 33	42,841 72	54,467 20	25,437 16
Checks and other cash items.....	8,090 31	8,177 59	7,015 36	5,215 17
Exchanges for clearing house.....				
Notes of other National banks.....	1,749 00	7,151 00	3,869 00	2,130 00
Fractional paper currency, nickels and cents....	47 64	43 31	27 54	46 04
Specie.....	7,923 90	6,742 60	7,750 45	5,232 85
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,125 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$223,069 35	\$222,467 47	\$222,688 48	\$209,806 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	4,898 99	5,637 96	5,962 56	5,544 69
National bank notes outstanding.....	22,500 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	456 00	340 00	730 00	498 00
Individual deposits subject to check.....	135,234 36	131,489 51	130,995 92	118,763 56
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$223,069 35	\$222,467 47	\$222,688 48	\$209,806 25

NATIONAL BANKS OF MICHIGAN.

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No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; WALDO A. AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy,
Stanford T. Crapo, George B. Morley.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$2,402,637 04	\$2,008,119 55	\$2,380,801 88	\$2,146,329 69
Overdrafts, secured and unsecured.....	1,012 44	2,545 13	1,907 07	4,148 18
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
City of Saginaw and other bonds.....	216,724 25	272,224 25	.....	457,972 25
U. S. bonds to secure U. S. deposits.....	510,000 00	510,000 00	510,000 00	510,000 00
U. S. bonds on hand.....	3,340 00	50,700 00	50,700 00	51,300 00
Premiums on U. S. bonds.....	34,020 90	.....	.....	.....
Stocks, securities, etc.....	17,578 10	.....	302,724 25	.....
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate and mortgages owned.....	15,200 00	15,200 00	15,200 00	15,200 00
Due from National banks (not reserve agents)...	12,311 66	6,131 37	13,841 49	17,626 43
Due from State banks and bankers.....	28,053 04	25,864 20	58,044 67	30,067 60
Due from approved reserve agents.....	534,783 95	638,417 66	565,131 58	829,634 45
Checks and other cash items.....	5,255 79	2,367 65	13,612 69	2,904 93
Exchanges for clearing house.....	14,138 35	4,088 43	4,639 88	3,097 49
Notes of other National banks.....	10,735 00	550 00	3,146 00	3,665 00
Fractional paper currency, nickels and cents....	1,366 56	591 76	552 09	887 61
Specie.....	125,033 50	135,703 00	136,484 00	119,857 00
Legal tender notes.....	83,140 00	74,556 00	70,696 00	84,229 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	2,857 50	3,000 00	2,140 00	1,780 00
Totals.....	\$4,273,188 08	\$4,000,059 00	\$4,384,621 60	\$4,533,719 63
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less expenses and taxes paid..	144,891 05	160,329 01	152,141 94	168,380 21
National bank notes outstanding.....	199,150 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	120,645 50	192,587 76	245,679 60	163,402 98
Due to State banks and bankers.....	80,084 05	65,984 61	71,761 86	107,547 72
Due to trust company and savings banks.....	209,575 84	209,245 17	218,064 98	248,119 54
Individual deposits subject to check.....	1,993,162 13	1,831,793 92	2,174,643 97	2,352,100 85
Demand certificates of deposit.....	608,188 38	511,503 64	525,134 99	499,100 16
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	29,841 13	4,670 80	5,694 26	3,588 17
Cashier's checks outstanding.....	150 00	44 09	.....	.....
United States deposits.....	487,500 00	423,500 00	391,500 00	391,500 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$4,273,188 08	\$4,000,059 00	\$4,384,621 60	\$4,533,719 63

STATE BANKING DEPARTMENT.

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; J. F. BRAND, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS.—Daniel Hardin, George A. Alderton, J. F. Brand, M. O. Robinson, E. McCarty, A. C. Melze.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$614,374 35	\$604,252 12	\$565,363 61	\$539,234 18
Overdrafts, secured and unsecured.....	645 26	2,318 96	781 18	76 10
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	220 00	220 00	220 00	220 00
Premiums on U. S. bonds.....	12,500 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	2,000 00	891 25		
Banking house, furniture and fixtures.....	14,000 00	14,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	6,381 59	6,381 59	6,000 00	6,000 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	8,215 05	5,977 49	6,989 47	10,966 53
Due from approved reserve agents.....	60,198 40	53,935 46	56,730 22	63,017 36
Checks and other cash items.....	2,701 70	1,723 00	6,191 04	1,101 85
Exchanges for clearing house.....	533 03	1,169 96	965 72	2,129 65
Notes of other National banks.....	1,231 00	918 00	1,388 00	1,780 00
Fractional paper currency, nickels and cents.....	268 19	234 11	144 59	92 84
Specie.....	23,169 45	22,232 50	15,751 00	15,063 40
Legal tender notes.....	18,350 00	13,550 00	13,800 00	26,150 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$919,788 02	\$885,804 44	\$841,324 83	\$833,841 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less expenses and taxes paid..	24,774 61	32,849 24	24,425 78	28,987 76
National bank notes outstanding.....	100,000 00	100,000 00	99,100 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....	32,589 62	34,759 92	32,189 85	49,561 08
Dividends unpaid.....	50 00	50 00	100 00	50 00
Individual deposits subject to check.....	348,105 05	322,904 31	295,434 61	268,543 09
Demand certificates of deposit.....	210,561 66	197,740 97	192,550 59	189,209 98
Time certificates of deposit.....				
Certified checks.....	23 54		24 00	
Cashier's checks outstanding.....	6,183 50			
United States deposits.....	47,500 00	47,500 00	47,500 00	47,500 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$919,788 02	\$885,804 44	\$841,324 83	\$833,841 91

NATIONAL BANKS OF MICHIGAN.

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No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; HENRY HOFFMAN, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$228,503 98	\$223,453 45	\$285,063 02	\$235,157 43
Overdrafts, secured and unsecured.....	221 63	208 12	65 17	1,035 95
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	2,757 00	2,657 00	2,657 00	2,557 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	147 10	37 37	43 20	53 18
Due from approved reserve agents.....	87,961 99	60,643 12	78,621 10	38,686 67
Checks and other cash items.....	1,095 46	706 51	975 49	820 86
Exchanges for clearing house.....				
Notes of other National banks.....	1,289 00	1,593 00	2,388 00	1,206 00
Fractional paper currency, nickels and cents.....	583 43	342 49	123 62	458 13
Specie.....	8,090 00	8,483 50	23,128 00	13,190 00
Legal tender notes.....	1,000 00	2,000 00	15,000 00	2,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	562 50	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$300,212 09	\$318,687 06	\$426,117 10	\$313,300 22
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid.....	13,444 86	15,947 97	15,522 89	17,094 87
National bank notes outstanding.....	11,250 00	10,750 00	10,250 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....			20 00	
Individual deposits subject to check.....	77,791 59	78,195 49	165,590 28	62,388 93
Demand certificates of deposit.....	132,725 64	148,793 60	169,033 93	155,616 42
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....			700 00	700 00
Totals.....	\$300,212 09	\$318,687 06	\$426,117 10	\$313,300 22

STATE BANKING DEPARTMENT.

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; G. PENNELL, *Vice President*; P. E. WALSWORTH, *Cashier*;
R. C. DEXTER, *Assistant Cashier*.

DIRECTORS.—John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan, P. E. Walsworth,
John C. Hicks, W. Bunday.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$84,122 67	\$102,281 31	\$100,290 09	\$113,405 82
Overdrafts, secured and unsecured.....	1,419 99	784 35	2,762 17	2,709 05
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....		5,000 00		
Premiums on U. S. bonds.....		468 75		
Stocks, securities, etc.....	22,964 40	26,692 92	31,158 98	4,073 82
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate and mortgages owned.....	14,396 37	14,396 37	14,396 37	14,396 37
Due from National banks (not reserve agents).....		512 50		
Due from State banks and bankers.....	1,302 50	673 69	11,512 50	1,012 50
Due from approved reserve agents.....	19,278 02	13,785 64	11,634 21	18,741 78
Checks and other cash items.....	3,682 52	173 88	4,148 55	4,100 13
Exchanges for clearing house.....				
Notes of other National banks.....	65 00	85 00		215 00
Fractional paper currency, nickels and cents.....	327 50	332 82	422 09	468 51
Specie.....	9,206 91	8,888 95	11,651 00	14,694 60
Legal tender notes.....	3,750 00	3,196 00	2,000 00	4,080 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	675 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$183,680 88	\$200,422 18	\$202,225 96	\$201,147 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	1,229 50	1,901 15	1,320 20	3,396 59
National bank notes outstanding.....	13,500 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....			836 84	712 12
Due to State banks and bankers.....	63	20,964 23	32,946 19	14,297 31
Dividends unpaid.....				
Individual deposits subject to check.....	96,879 32	90,723 15	83,271 34	91,012 61
Demand certificates of deposit.....	12,071 43	11,833 65	8,851 39	16,728 45
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$183,680 88	\$200,422 18	\$202,225 96	\$201,147 08

NATIONAL BANKS OF MICHIGAN.

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No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. L. HEARTT, *Cashier*.

DIRECTORS.—J. M. Ball, M. W. Stock, E. T. Platt, G. H. Kuaak, W. A. Preston,
J. E. Van Derveer, A. L. Heartt.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....				\$101,829 95
Overdrafts, secured and unsecured.....				288 57
U. S. bonds to secure circulation.....				50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				2,083 75
Stocks, securities, etc.....				26,294 00
Banking house, furniture and fixtures.....				8,545 33
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				1,856 29
Due from approved reserve agents.....				21,808 62
Checks and other cash items.....				1,110 25
Exchanges for clearing house.....				783 39
Notes of other National banks.....				1,600 00
Fractional paper currency, nickels and cents.....				151 54
Specie.....				15,523 75
Legal tender notes.....				9,094 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....				2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....				\$243,264 44
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund.....				
Undivided profits, less expenses and taxes paid..				1,739 79
National bank notes outstanding.....				50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....				80 00
Demand certificates of deposit.....				116,354 31
Time certificates of deposit.....				25,090 34
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....				\$243,264 44

STATE BANKING DEPARTMENT.

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; ROYS J. CRAM, *Vice President*; E. H. MEAD, *Cashier*.DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, E. H. Mead,
F. B. Chesbrough, Thomas F. Hickler, Roys J. Cram.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$175,511 83	\$174,908 41	\$163,837 45	\$200,833 02
Overdrafts, secured and unsecured.....	79 68	158 94	178 96	3 24
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	46,000 00	46,000 00	46,000 00	46,000 00
Other real estate and mortgages owned.....	10,822 31	10,822 31	10,822 31	7,722 31
Due from National banks (not reserve agents).....		388 28		762 07
Due from State banks and bankers.....		1,422 49	5,816 14	2,133 20
Due from approved reserve agents.....	62,807 87	106,727 19	160,062 25	161,227 33
Checks and other cash items.....		2,218 23	450 00	470 00
Exchanges for clearing house.....	1,837 70		6,450 15	722 69
Notes of other National banks.....	2,313 00	1,404 00	1,636 00	2,327 00
Fractional paper currency, nickels and cents.....	397 36	721 85	182 72	91 59
Specie.....	14,852 05	11,678 20	15,014 25	16,531 45
Legal tender notes.....	23,000 00	24,000 00	23,500 00	16,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	562 50	562 50	625 00	625 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	550 00			
Totals.....	\$351,234 30	\$393,512 40	\$447,075 23	\$457,948 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....	3,182 21	2,903 40	6,078 57	3,378 99
National bank notes outstanding.....	11,250 00	11,250 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	34 94	20 20		
Dividends unpaid.....				
Individual deposits subject to check.....	150,375 45	195,887 21	231,262 80	227,448 32
Demand certificates of deposit.....	5,252 80	5,695 00	9,350 41	8,367 29
Time certificates of deposit.....	111,138 90	107,756 59	117,873 35	136,254 30
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....			10 10	
Liabilities other than those above stated.....				
Totals.....	\$351,234 30	\$393,512 40	\$447,075 23	\$457,948 90

NATIONAL BANKS OF MICHIGAN.

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No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*.

DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony,
W. C. Grobhliser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$130,895 06	\$123,051 61	\$128,413 11	\$132,467 41
Overdrafts, secured and unsecured.....	96 27	1,037 25	337 46	.....
U. S. bonds to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U.S. bonds to secure U. S. deposits.....	.....	.....	.....	.....
U. S. bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	400 00	400 00	900 00	900 00
Stocks, securities, etc.....	46,830 89	50,785 26	49,973 40	49,746 55
Banking house, furniture and fixtures.....	11,724 73	11,724 73	11,724 73	11,724 73
Other real estate and mortgages owned.....	14,910 00	14,910 00	14,200 00	14,000 00
Due from National banks (not reserve agents).....	.....	.....	.....	.....
Due from State banks and bankers.....	.....	.....	.....	.....
Due from approved reserve agents.....	40,167 10	36,893 31	26,335 56	33,237 53
Checks and other cash items.....	263 62	548 66	219 36	155 05
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	.....	.....	.....	.....
Fractional paper currency, nickels and cents.....	65 40	50 84	45 04	55 99
Specie.....	3,641 50	3,385 20	2,845 80	4,456 25
Legal tender notes.....	1,469 00	5,227 00	2,462 00	1,818 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	742 50	1,742 50	825 00	825 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....	.....	.....	.....	.....
Totals.....	\$267,706 07	\$266,256 36	\$254,781 46	\$265,886 51
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less expenses and taxes paid.....	3,763 80	3,982 15	4,666 56	6,026 12
National bank notes outstanding.....	14,850 00	14,850 00	16,500 00	16,500 00
Due to other National banks.....	.....	.....	.....	.....
Due to State banks and bankers.....	.....	.....	.....	.....
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	42,730 46	38,307 78	30,244 41	36,403 09
Demand certificates of deposit.....	137,861 81	140,616 43	134,870 49	138,457 30
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$267,706 07	\$266,256 36	\$254,781 46	\$265,886 51

STATE BANKING DEPARTMENT.

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

R. R. PEALER, *President*; S. A. WALTON, *Vice President*; NORMAN W. GARRISON, *Cashier*.DIRECTORS.—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Chas. W. Cox,
Thomas J. Haines, George A. B. Cooke.

Resources.	Report of April 28.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$185,505 88	\$148,931 09	\$155,471 27	\$160,331 20
Overdrafts, secured and unsecured.....	4,936 63	7,379 74	4,474 93	12,945 65
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....			5,000 00	
Premiums on U. S. bonds.....			5,258 22	4,495 72
Stocks, securities, etc.....	11,250 00	11,250 00	11,250 00	10,125 00
Banking house, furniture and fixtures.....	9,800 00	9,800 00	9,800 00	9,800 00
Other real estate and mortgages owned.....	4,393 77	4,377 74	4,346 74	4,294 44
Due from National banks (not reserve agents)....	22,197 14	10,499 97	5,967 39	5,259 46
Due from State banks and bankers.....				
Due from approved reserve agents.....	1,712 10	8,037 51	5,974 58	6,350 45
Checks and other cash items.....	13 11	427 00	88 99	643 21
Exchanges for clearing house.....				
Notes of other National banks.....	765 00	3,759 00	2,303 00	1,565 00
Fractional paper currency, nickels and cents.....	77 54	154 31	157 85	45 23
Specie.....	12,556 70	12,955 25	11,676 95	11,468 90
Legal tender notes.....	2,675 00	3,800 00	3,500 00	2,800 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				60 00
Totals.....	\$288,382 87	\$273,871 61	\$277,759 92	\$282,674 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less expenses and taxes paid..	4,140 44	2,664 28	3,121 50	3,285 10
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	22 66		1,561 03	1,078 74
Due to State banks and bankers.....				
Dividends unpaid.....				2,000 00
Individual deposits subject to check.....	57,731 39	44,002 37	37,442 66	33,802 00
Demand certificates of deposit.....	111,488 38	112,204 96	120,634 73	127,506 42
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$288,382 87	\$273,871 61	\$277,759 92	\$282,674 26

NATIONAL BANKS OF MICHIGAN.

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No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

HENRY S. HULL, *President*; JOHN T. BEADLE, B. J. MORGAN, *Vice Presidents*;
FRANK WELTON, *Cashier*; LEON F. TITUS, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, C. A. Hammond, M. B. Covell,
Henry S. Hull, Frank Welton.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$271,647 62	\$272,713 62	\$258,650 62	\$253,422 62
Overdrafts, secured and unsecured.....	88	202 78	49 00	118 75
U. S. bonds to secure circulation.....	27,500 00	27,500 00	27,500 00	27,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Bonds.....			24,200 00	24,500 00
Banking house, furniture and fixtures.....	15,350 00	15,350 00	15,350 00	15,350 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	10,857 97	3,806 62	7,742 64	14,392 40
Due from State banks and bankers.....	137 47		151 45	299 84
Due from approved reserve agents.....	22,078 55	15,647 97	67,973 83	29,248 03
Checks and other cash items.....	908 81	726 58	793 73	1,228 77
Exchanges for clearing house.....				538 53
Notes of other National banks.....	3,400 00	3,500 00	4,000 00	5,000 00
Fractional paper currency, nickels and cents.....	241 11	201 16	307 66	321 45
Specie.....	10,680 00	14,940 85	11,000 30	22,072 80
Legal tender notes.....	9,814 00	6,000 00	8,500 00	5,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,237 50	1,237 50	1,375 00	1,375 00
Taxes paid for shareholders.....			1,127 00	1,127 00
Totals.....	\$373,853 61	\$361,827 06	\$428,721 23	\$401,495 19
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	16,000 00	16,000 00
Undivided profits, less expenses and taxes paid.....	4,267 71	6,180 33	1,115 18	4,545 64
National bank notes outstanding.....	24,750 00	24,750 00	27,500 00	27,500 00
Due to other National banks.....				
Due to State banks and bankers.....		3 33		
Dividends unpaid.....				
Individual deposits subject to check.....	137,751 98	115,761 52	178,479 34	153,581 72
Demand certificates of deposit.....	129,654 92	143,131 90	155,270 71	149,818 76
Time certificates of deposit.....				
Certified checks.....	439 00		356 00	49 07
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	15,000 00	10,000 00		
Liabilities other than those above stated.....				
Totals.....	\$373,853 61	\$361,827 06	\$428,721 23	\$401,495 19

STATE BANKING DEPARTMENT.

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS.—Darius D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman, Thos. Case.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$129,717 20	\$129,106 25	\$122,357 05	\$123,018 70
Overdrafts, secured and unsecured.....	6,746 97	9,318 26	7,061 48	9,540 06
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	767 50	767 50	7 7 50	767 50
Stocks, securities, etc.....	3,500 00	3,500 00	3,500 00	3,500 00
Banking house, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate and mortgages owned.....	10,135 00	9,510 00	9,510 00	9,510 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	10,009 16	11,137 31	6,585 83	12,532 01
Due from approved reserve agents.....	15,895 61	4,654 91	19,788 97	15,895 13
Checks and other cash items.....	8,631 05	5,886 90	5,747 50	3,627 11
Exchanges for clearing house.....				
Notes of other National banks.....	8,170 00	12,370 00	10,656 00	6,124 00
Fractional paper currency, nickels and cents.....	7 86	97	1 14	21
Specie.....	8,343 15	7,609 80	8,030 35	8,228 35
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,250 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				10 00
Totals.....	\$266,573 50	\$258,761 90	\$258,925 82	\$257,653 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....	5,278 55	5,714 03	12,201 42	12,650 70
National bank notes outstanding.....	45,000 00	50,000 00	49,500 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....			66 16	
Dividends unpaid.....	936 00	120 00	120 00	
Individual deposits subject to check.....	43,425 26	33,063 18	32,209 70	38,360 84
Demand certificates of deposit.....	111,933 89	109,864 69	104,828 54	96,641 53
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$266,573 50	\$258,761 90	\$258,925 82	\$257,653 07

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—Isaac Tower, W. H. Tower, Henry Seymour, Warren D. Baker, M. F. Buell, J. W. McCausey, Mrs. C. E. Hurd.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$159,477 49	\$149,375 24	\$154,793 25	\$157,227 08
Overdrafts, secured and unsecured.....	6,807 46	7,079 32	11,411 64	15,724 69
U. S. bonds to secure circulation.....	34,560 00	34,560 00	34,560 00	34,560 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,000 00			
Stocks, securities, etc.....	3,000 00	7,000 00	11,000 00	13,200 00
Banking house, furniture and fixtures.....	8,300 00	8,300 00	8,300 00	8,300 00
Other real estate and mortgages owned.....	11,247 63	10,547 63	10,547 63	10,655 26
Due from National banks (not reserve agents).....				5,000 00
Due from State banks and bankers.....		10,000 00	1,019 17	
Due from approved reserve agents.....	26,999 55	34,543 01	10,901 83	9,816 09
Checks and other cash items.....	9,548 29	295 26	6,260 32	6,005 43
Exchanges for clearing house.....				
Notes of other National banks.....	685 00	840 00	885 00	545 00
Fractional paper currency, nickels and cents.....	88 25	103 83	77 76	105 82
Specie.....	8,638 30	8,808 30	7,696 00	7,047 00
Legal tender notes.....	6,800 00	3,800 00	3,060 00	1,750 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,555 00	1,728 00	1,728 00	1,728 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$279,706 97	\$276,980 59	\$282,220 60	\$271,664 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less expenses and taxes paid..	13,686 72	14,686 77	11,562 95	13,154 59
National bank notes outstanding.....	31,100 00	34,560 00	34,560 00	34,560 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	65,289 55	60,879 58	54,749 02	58,726 21
Demand certificates of deposit.....	109,630 70	106,854 24	101,348 63	105,223 57
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$279,706 97	\$276,980 59	\$282,220 60	\$271,664 37

STATE BANKING DEPARTMENT.

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*;
 GEORGE D. CLARKE, *Assistant Cashier*.

DIRECTORS.—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, C. A. Mapes.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$80,543 42	\$61,571 64	\$82,184 58	\$80,881 98
Overdrafts, secured and unsecured.....	2,005 56	611 42	716 21	2,647 54
U. S. bonds to secure circulation.....	19,000 00	19,000 00	19,000 00	19,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	850 00	850 00	850 00	850 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	1,635 18	1,635 18	1,635 18	1,635 18
Due from National banks (not reserve agents)...	50,184 35	51,770 13	39,714 15	16,863 15
Due from State banks and bankers.....				5,000 00
Due from approved reserve agents.....	23,076 21	15,425 49	7,002 70	24,010 99
Checks and other cash items.....	59 21	144 99	426 00	168 00
Exchanges for clearing house.....				
Notes of other National banks.....	25 00	145 00	110 00	130 00
Fractional paper currency, nickels and cents....	143 71	54 42	1 45	8 66
Specie.....	4,147 85	4,337 30	4,212 70	5,989 50
Legal tender notes.....	2,130 00	2,615 00	1,215 00	730 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	855 00	855 00	855 00	855 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$171,655 49	\$166,015 57	\$164,922 97	\$165,770 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,500 00	1,500 00	4,200 00	4,200 00
Undivided profits, less expenses and taxes paid...	1,958 77	2,685 35	33 36	1,274 03
National bank notes outstanding.....	17,100 00	15,600 00	15,097 50	13,347 50
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	18,163 37	18,618 91	19,734 95	20,531 51
Demand certificates of deposit.....	79,933 35	77,601 31	75,857 16	76,416 96
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$171,655 49	\$166,015 57	\$164,922 97	\$165,770 00

No. 4527.

*FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.DIRECTORS.—S. A. Jones, J. R. Watson, Charles E. Stevenson, T. E. Clapp, E. A. Hamilton,
Joseph Brown, F. C. Driesbach.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$98,444 21	\$88,968 59	\$88,826 55	
Overdrafts, secured and unsecured.....	1,852 17	2,182 29	2,396 01	
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			2,125 00	
Stocks, securities, etc.....	1,552 61	1,591 61	1,299 39	
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	
Other real estate and mortgages owned				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	6,897 45	11,721 33	8,024 78	
Checks and other cash items.....	575 76	694 69	849 42	
Exchanges for clearing house.....				
Notes of other National banks.....	420 00	2,004 00	1,015 00	
Fractional paper currency, nickels and cents.....	13 08	11 15	12 30	
Specie.....	6,124 40	327 50	1,040 00	
Legal tender notes.....	500 00	5,000 00	5,000 00	
Redemption fund with U. S. treasurer (5 per cent of circulation).....	2,500 00	2,500 00	2,500 00	
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$170,879 68	\$167,001 16	\$165,088 45	
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	
Surplus fund.....	10,000 00	10,000 00	10,000 00	
Undivided profits, less expenses and taxes paid.....	1,080 82	1,821 51	496 14	
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	14,090 65	9,419 85	9,939 51	
Demand certificates of deposit.....	45,708 21	45,759 80	44,652 80	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$170,879 68	\$167,001 16	\$165,088 45	

*In liquidation.

STATE BANKING DEPARTMENT.

No. 5482.

FIRST NATIONAL BANK, YALE.

B. R. NOBLE, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
G. E. BEARD, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, F. A. Griswold, E. F. Fead, H. E. Beard, Bart. McNulty.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....			\$89,906 36	\$39,090 89
Overdrafts, secured and unsecured.....			241 32	1,674 89
U. S. bonds to secure circulation.....				8,750 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			359 38	359 38
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....			10,958 87	11,002 87
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)...				
Due from State banks and bankers.....				
Due from approved reserve agents.....			20,992 95	14,345 51
Checks and other cash items.....			474 51	434 30
Exchanges for clearing house.....				
Notes of other National banks.....			10 00	590 00
Fractional paper currency, nickels and cents.....			138 89	129 63
Specie.....			3,210 50	4,252 05
Legal tender notes.....			12,170 00	4,849 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....			74 79	437 50
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals			\$138,537 57	\$145,915 62
Liabilities.				
Capital stock paid in.....			\$35,000 00	\$35,000 00
Surplus fund.....				
Undivided profits, less expenses and taxes paid..			472 03	4,032 00
National bank notes outstanding.....				8,750 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....			30,577 56	19,687 36
Demand certificates of deposit.....				
Time certificates of deposit.....			72,487 98	78,446 26
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....			\$138,537 57	\$145,915 62

NATIONAL BANKS OF MICHIGAN.

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No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffin.

Resources.	Report of April 26.	Report of June 29.	Report of Sept. 5.	Report of Dec. 13.
Loans and discounts.....	\$337,622 03	\$303,203 11	\$324,560 55	\$282,773 30
Overdrafts, secured and unsecured.....	260 98	2,677 00	4,431 77	293 99
U. S. bonds to secure circulation.....	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits.....				
Bills in transit.....	5,673 29	16,500 00	1,285 06	1,129 02
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	79,620 00	79,620 00	79,620 00	75,620 00
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate and mortgages owned.....	800 00	800 00	800 00	800 00
Due from National banks (not reserve agents)...	961 77	383 55	522 86	998 31
Due from State banks and bankers.....				
Due from approved reserve agents.....	22,122 88	17,621 78	6,765 40	42,030 70
Checks and other cash items.....	734 14	295 14	1,177 01	554 60
Exchanges for clearing house.....	91 17	93 00	546 69	156 32
Notes of other National banks.....		1,060 00	1,570 00	2,190 00
Fractional paper currency, nickels and cents....	236 85	324 75	502 80	439 15
Specie.....	27,025 00	27,157 00	25,495 65	24,123 40
Legal tender notes.....	5,244 00	4,517 00	4,201 00	4,516 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....	1,507 50	1,507 50	1,675 00	1,675 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....				
Totals.....	\$522,919 61	\$497,369 83	\$494,153 79	\$478,299 79
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less expenses and taxes paid..	10,347 23	5,164 10	7,276 51	3,250 00
National bank notes outstanding.....	30,150 00	30,150 00	33,500 00	33,500 00
Due to approved reserve agents.....		3,600 24	2,172 67	
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	110,566 54	99,312 61	97,676 01	85,136 54
Demand certificates of deposit.....	221,855 84	209,142 88	193,528 60	206,413 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Liabilities other than those above stated.....				
Totals.....	\$522,919 61	\$497,369 83	\$494,153 79	\$478,299 79

ALPHABETICAL LIST OF

STATE AND NATIONAL BANK CASHIERS

IN MICHIGAN.

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS IN MICHIGAN.

A.

Abbott, George A.....	Muskegon.
Adams, W. E.....	Shepherd.
Allwardt, Frederick A.....	Battle Creek.
Ames, C. C.....	Jackson.
Anderson, A. A.....	Hastings.
Anderson, Wm. B.....	Calumet.
Andrews, M. M.....	Bay City.
Andrews, H. E.....	Detroit.
Anthony, H. L.....	Sturgis.

B.

Babbitt, L. A.....	Northville.
Babcock, C. F.....	Wyandotte.
Baker, C. H.....	Buchanan.
Barker, V. T.....	Kalamazoo.
Barnes, George.....	Marquette.
Barnes, T. W.....	Milan.
Barnum, H. G.....	Port Huron.
Battersbee, Frank J.....	Croswell.
Beebe, W. R.....	Kalamazoo.
Bedell, L. E.....	Romeo.
Belser, Frederick H.....	Ann Arbor.
Bennett, A. D.....	Port Huron.
Bennett, E. K.....	Plymouth.
Bernard, F. H.....	St. Louis.
Billinghurst, C. C.....	Muskegon.
Bishop, A. G.....	Flint.
Blesch, G. A.....	Menominee.
Borland, John, Jr.....	Imlay City.
Bostwick, J. M.....	Deckerville.
Boughton, F. P.....	Battle Creek.
Bowman, Eustace C.....	Detroit.
Boytton, J. F. (treasurer).....	Saginaw.
Brewer, J. J.....	Rochester.
Briggs, D. W. (manager).....	Saginaw.
Brown, Charles S.....	Flint.
Browne, W. H.....	Greenville.
Browne, Frederick P.....	Bay City.
Buck, Sanford W.....	Gaylord.
Burr, George M.....	Manistee.
Butler, William A., Jr.....	Detroit.

C.

Carmon, George W.....	Marine City.
Carpenter, E. H.....	Dexter.
Carpenter, Henry T.....	Union City.
Case, C. W.....	Manchester.

Case, Claude W.....	Munising.
Chapple, Percy E.....	Concord.
Charles, C. B.....	Bangor.
Chase, D. W.....	Midland.
Chichester, F. I.....	Allegan.
Chichester, Leon.....	Petoakey.
Church, B. A.....	St. Louis.
Clapp, T. E.....	White Pigeon.
Clarkson, Sidney W.....	Ann Arbor.
Clay, Rial.....	Adrian.
Clute, Wm.....	Dundee.
Collins, T. J.....	Sturgis.
Comfort, John C.....	Alpena.
Condon, William.....	Hancock.
Conn, F. N.....	Durand.
Cooper, E. L.....	Grass Lake.
Crawford, Alf. F.....	Breckenridge.
Crowe, Wm. S.....	Manistiquie.
Cummings, E. C.....	Carson City.
Curtis, C. C.....	Vassar.
Curtis, Chalmers.....	Petoakey.

D.

Davis, B. F.....	Lansing.
Davis, Milo W.....	Mt. Clemens.
Davison, M.....	Flint.
Davis, F. M.....	Grand Rapids.
Dearing, H. M.....	Albion.
Dearing, P. M.....	Albion.
DeGolla, F. H.....	Eaton Rapids.
De Graff, William T.....	Detroit.
Densmore, F. E.....	Mason.
Dey, Hamilton.....	Detroit.
Dudley, Percy T.....	Howell.
Dunham, George A.....	Manistee.
Dusenbury, George A.....	Mt. Pleasant.

E.

Emerson, Charles (treasurer).....	Detroit.
Evans, Oliver.....	Iron Mountain.
Ewing, Charles.....	Iron Mountain.

F.

Farnsworth, Fred E.....	Detroit.
Fead, E. F.....	Yale.
Felch, Chas. S.....	Belding.
Field, Scott.....	Battle Creek.
Field, A. W.....	Saginaw.
Fisher, James T.....	Laurium.

Fitzgerald, John C. St. Johns.
 Flint, H. G. Scottville.
 Foster, Byron J. Hudson.
 Foster, Charles. Benton Harbor.
 Fox, H. J. Detroit.
 Fraser, O. A. Plymouth.
 Free, John W. Paw Paw.

G.

Gage, I. B. Dowagiac.
 Garfield, D. A. Albion.
 Garrison, Norman W. Three Rivers.
 Getchell, M. C. Hancock.
 Gilbert, C. T. Coldwater.
 Glazier, George P. Chelsea.
 Gorham, C. E. Marshall.
 Gregory, W. J. Manistee.
 Griswold, M. C. Lowell.

H.

Hall, A. J. Mason.
 Hall, F. A. Grand Rapids.
 Hamilton, H. H. Eaton Rapids.
 Hammond, C. A. Traverse City.
 Hammond, F. E. Muskegon.
 Hammond, W. L. Ludington.
 Hance, E. T. (secretary). Detroit.
 Hannah, J. T. Traverse City.
 Hardy, Geo. E. (secretary). Grand Rapids.
 Harmon, M. S. Menominee.
 Harrington, C. F. Port Huron.
 Harris, Herbert F. Ovid.
 Hart, H. V. C. Adrian.
 Harvey, W. W. Constantine.
 Haas, J. H. Detroit.
 Hayes, W. D. Hastings.
 Heath, W. B. Ionia.
 Heartt, A. L. St. Joseph.
 Helmer, F. H. Jackson.
 Hemphill, R. W. Ypsilanti.
 Henry, Albert. Kalamazoo.
 Hirt, Frank J. Richmond.
 Hill, L. D. Decatur.
 Hisecock, Chas. E. Ann Arbor.
 Hollister, H. J. Grand Rapids.
 Hopkins, H. D. Benton Harbor.
 Hotchkiss, E. H. St. Ignace.
 Hough, C. A. Nashville.
 Householder, D. P. Ishpeming.
 Hutchinson, J. E. Fennville.

J.

Jacobs, F. G. Pontiac.
 Jenks, Russ S. St. Clair.
 Jennison, F. J. Marquette.
 *Jennings, H. K. Charlotte.
 Jipson, Webster C. Blissfield.
 Johnson, Chas. A. Niles.
 Johnson, J. H. Detroit.
 Jones, John E. Lake Linden.
 Jones, H. B. Marcellus.
 Jordan, Orville O. St. Joseph.

K.

Kanter, Chas. E. Detroit.
 Keeler, W. E. Middleville.
 Klefer, Alfred (treasurer). Detroit.
 Kelster, B. N. Sparta.
 Kelsey, Chas. B. Grand Rapids.
 Khuen, Richard (secretary). Saginaw.
 Knowlton, Henry. Cadillac.

L.

Lacey, Wm. P. Charlotte.
 La Fleur, A. B. Hillsdale.
 Larson, E. F. Ironwood.
 Lawson, Geo. E. Detroit.

Leland, J. D. Durand.
 Little, Geo. L. Moaroe.
 Loomis, P. B., Jr. Jackson.
 Ludwick, Ray A. Lealie.

M.

Mahon, W. North Branch.
 Mark, E. M. Deckerville.
 Marsh, James A. Constantine.
 Mason, Robert S. Detroit.
 Matthews, D. J. Hart.
 McNair, D. Lexington.
 McBratney, M. A. Davison.
 Mead, E. H. Sault Ste. Marie.
 Meilleur, C. Ontonagon.
 Mersereaux, C. B. Manistique.
 Mills, E. L. J. Mancelona.
 Miner, A. B. Ishpeming.
 Mukma, G. W. Holland.
 Monroe, Geo. C. South Haven.
 Moore, F. B. Elk Rapids.
 Moore, Geo. W. Port Huron.
 Morrison, R., Jr. Capac.
 Morley, Geo. B. Saginaw.
 Moulthrop, H. C. Bay City.
 Mulholland, John. Bay City.

N.

Nesbitt, J. S. Union City.
 Newell, Emerson M. Fenton.
 Niggeman, John P., Jr. Crosswell.
 Niles, Alla M. Carsonville.
 Noble, Chas. Brown City.
 Norrington, H. H. West Bay City.
 North, Frank. Vassar.
 Northrup, Wm. B. Reading.
 Noyes, A. F. Saranac.

O.

Oleson, Chas. J. Sanilac Center.

P.

Packard, George. Flushing.
 Palmer, J. A. Chelsea.
 Parkhurst, J. W. Reed City.
 Parks, E. F. Paw Paw.
 Parsons, L. E. South Haven.
 Paull, Stephen. Calumet.
 Percival, W. J. Lake Odessa.
 Perry, F. L. Pontiac.
 Phelps, W. T. Marshall.
 Phillips, Chas. B., Jr. Blissfield.
 Power, D. H. Pontiac.
 Price, C. A. Ithaca.
 Prince, William I. Beasemer.

Q.

Quirk, D. L., Jr. Ypsilanti.

R.

Ramsay, A. W. Cheboygan.
 Reade, S. A. Romeo.
 Reed, M. A. Belding.
 Reilly, Wm. E. Detroit.
 Rice, J. H. Houghton.
 Ritter, C. A. Cassopolis.
 Robinson, M. O. Saginaw.
 Rogers, William. Evart.
 Roe, Herbert. Buchanan.
 Roe, J. Edward. Lansing.
 Root, Ed. E. Manchester.
 Rosenkrans, W. A. Corunna.
 Rowley, F. N. Kalamazoo.
 Royce, C. C. Escanaba.
 Rundell, Edward A. Edmore.
 Rupp, Wm., Jr. Benton Harbor.

S.

Saunders, H. R.	Coldwater.
Schupp, A. (treasurer)	Saginaw.
Schurtz, John G.	White Pigeon.
Segur, M. S.	Quincy.
Seymour, John A.	Grand Rapids.
Shaffmaster, F. Ernest	Burr Oak.
Shaver, T. R.	West Bay City.
Shaw, John T.	Detroit.
Shepard, F. A.	Tecumseh.
Shinkman, W. A.	Grand Rapids.
Skinner, George A.	Mt. Clemens.
Smith, Charles F.	Rockland.
Smith, Cramer	Orion.
Smith, E. N.	Adrian.
Smith, F. A.	Delray.
Smith, Enoch	Detroit.
Smith, J. H.	Tecumseh.
Snelling, W. H.	Fowler.
Sorrick, M. H.	Grand Rapids.
Spaulding, C. M.	Perry.
Spencer, H. C.	Flint.
Spinning, Charles M.	Jackson.
Standiford, Charles A.	Athens.
Stanley, E. L.	Sault Ste. Marie.
Stanton, Clarence E.	Oxford.
Stellwagen, George H.	Wayne.
Stewart, C. F.	Hillsdale.
Stickney, George	Grand Haven.
Sumption, E. P.	Kalamazoo.
Sutherland, C. H.	Clare.

T.

Taylor, G. L.	Owosso.
Tilgotson, Frank F.	Detroit.
Tobias, B. E.	Adrian.
Truesdell, C. L.	Quincy.

U.

Ullrich, Paul J.	Mt. Clemens.
Unger, I. B.	Detroit.
Upson, A. S.	Coldwater.

V.

Van Alstyne, Fred E.	Wyandotte.
Vickery, Levant A.	Flushing.
Verdier, J. A. S.	Grand Rapids.
Ver Schure, Cornelius	Holland.

W.

*Walworth, P. E. (secretary)	St. Johns.
Walz, C. J. (assistant cashier)	Ann Arbor.
Warren, Charles A.	Detroit.
Watrous, J. R.	Bay City.
Welton, Frank	Traverse City.
Wesener, H. G.	Saginaw.
Westmore, W. M.	Jonesville.
Williams, C. B.	Alpena.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamazoo.
Wilson, C. A.	Holly.
Wilson, C. A.	Morenci.
Wilson, John W.	Muskegon.
Wixson, Bion	Williamston.
Whipple, A. D.	Owosso.
†White, C. G.	Lapeer.
Whitworth, Geo. C. (secretary)	Grand Rapids.
Whitney, Charles C.	Hudson.
Wolf, George T.	Three Rivers.
Wolf, Frank	Mendon.
Wright, A. S.	Ionia.
Wylie, James R.	Grand Rapids.

Y.

Yates, T. C.	Negaunee.
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* Pages 172 and 276.

† Pages 116 and 250.

